

First Capital Funding Corp. specializes in accounts receivable financing for healthcare providers, including:

- Physician practices
- Medical equipment services
- Outpatient care facilities
- Surgery centers
- Nursing homes
- Skilled nursing facilities
- Home health services
- Hospitals
- Clinics

First Capital Funding Corp. has particular expertise in providing flexible financing to smaller and growth-oriented health care providers. Our experienced team works with you to figure out how to best meet your financing goals.

How Do I get started?

- Simply fill out the two-page application
- Submit an aged trial balance statement broken down by Payor Class.

That is all...at this point we should be able to tell you if we can help your practice or not...and it costs you nothing to find out.

First Capital Funding Corporation
3175 Starbright Court, Suite D
Middleburg, FL 32068
Office: 800-346-0136 Fax: 888-755-8521
Toll Free: 800-346-0136
Email: payments@fcfcorp.com

FIRST CAPITAL FUNDING CORPORATION

*"We convert Medical
Receivables into Cash"*



*Give your practice the
financial boost it needs...
Turn your idle assets into
cash fast*

*We have the solution to your
financial needs
Details inside*

THE PROBLEM

Today's physicians are faced with greater challenges than ever before. An evolving economy, spiraling practice costs, and greater demands on cash flow. No longer can healthcare professionals depend on efficient operations alone to secure a successful practice.

Ancillary services providers such as diagnostic facilities, independent laboratories and physical rehabilitation providers are also feeling the pressure of rising overhead and decreasing reimbursements.

Receiving full reimbursement for services is more difficult than it was last year. And current projections show that the worst is yet to come.

Under current insurance system, a myriad of complex Medicare and other insurance regulations and paperwork has engrossed today's medical practice. This has resulted in perpetual problems in cash flow due to delays in receiving insurance and Medicare payments.

This situation has been further magnified with obstacles like increased intervention and restrictive banking policies. Thus it has never been more imperative that bills are collected on time.

THE SOLUTION

There are built-in problems in the health care industry. After providing service, the health care provider must wait sixty to ninety days to be paid. This can cause distress in even the best managed health care offices.

First Capital Funding has a solution. Under our Claims Acquisition Program the provider receives payment for its services when they are rendered. We are paid for our services later.

Regardless of how efficient a provider's receivable management department is, there is often a need for additional funding to improve cash flow or capitalize on new business opportunities. Through a series of regular receivable purchases First Capital Funding can restore predictable cash flow.

First Capital Funding will purchase a provider's existing aged receivables. We will then purchase the provider's new receivables weekly.

First, First Capital Funding estimates the reimbursement value of the provider's receivables using their past billing and collection history. We then advance up to 80% of this estimated net receivable to the provider at the time of each purchase. When the receivable amount is remitted, the advance amount is subtracted, the company fee charged and the balance is remitted to the provider.

THE APPLICATION PROCESS

The process starts when the health provider decides to ascertain whether his receivables or practice is eligible for our funding program. A two-page application is submitted together with a recent aging report by company listing.

Once we have analyzed the information a letter of intent will be issued stating the advance rate and a discount rate contingent to the final due diligence check.

If the health provider agrees with the terms he signs the letter of intent and faxes it back to us. We charge a one time due diligence fee for our officers to visit the health providers practice facilities, meet the owners, do an on sight analysis of their records, accounting system, etc.

Once this stage is successfully completed, we will be ready to advance funds the following Friday. On any future purchases the claim payors are notified to send all remittances to a lock box. From this point forward the only fees involved with the program is the fixed fee previously agreed upon per batch of receivables. This fee is only taken after all the receivables have been paid.

Call 800-346-0136 and get started now.!