



Funds when you need them

The capital loan is a digital-first cash flow solution that provides easy and fast access to funds for health care practices to meet their changing business needs. Utilizing data-driven insight based on historical claims, a highly customized offer from a smart lending engine is made available without cumbersome paperwork or the need to make personal guarantees.



Based on historical claims



Fast access to funds upon offer acceptance



Automated repayment

How it works



Identify your needs

Need cash flow to help meet your changing business needs?



Apply for funding

Fill out and submit our simple application form.



Review your offer

Once approved, we will send you an offer with a transparent fixed fee and simple loan details.



Get easy access to funds

Accept the offer, and in a short time, funds will be available in your account claims.



Simple repayment

Repayment is automatic based on your future claims.

The Optum Financial difference

The capital loan makes it easier for your practice to get funding.

Optum Financial®

	Capital loan**	Bank secured loan	Bank unsecured loan	Small/medium business credit card
Financial cost	\$1,750	\$2,000+	\$4,500	\$8,400
Additional cost	Zero	Additional fees	Additional fees	Possible
Implied Annual Percentage Rate (APR)	6%	4%-10%	10%-12%	12%-36%
Onboarding	Click-through enrollment	Extensive (physical documents)	Medium (physical documents)	Low
Approval rate/access	High and fast	Low and slow	Medium and slow	Medium and slow
Personal guarantee	None required	Required	None required	None required
Personal credit check	None required	Extensive (provider and personal)	Extensive (provider and personal)	Low

Reach out to us for more info: optum.com/lp/capitalloan

*Uses are for example only and may not be appropriate to your situation based on actual loan amount and repayment term.

The capital loan, also known as Optum Pay® Advance, is a short-term loan offered by Optum Bank®, Member FDIC, a subsidiary of Optum Financial, Inc., and is subject to eligibility and restrictions. You will repay this loan via a percentage of your future claims, so the repayment term is projected based on your claims history. If your claims history does not match your actual future claims, separate minimum payments, an increased percentage of future claims, and/or repayment in full may be required, and your actual repayment term will vary. You are granting Optum Bank a security interest to repay this loan. Please see the program Terms of Use Agreement and Loan Agreement for full terms and conditions, including fees. Federal and state laws and regulations are subject to change.

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