

Stress-free working capital

Meet the capital loan from Optum Bank®



Unlock fast access to funds with a low-fee loan for health care organizations to grow and invest in the future.

Simply affordable

- One-time fee
- No interest
- Zero early repayment penalty

Easy access

- Simple digital enrollment
- No restriction on business usage
- No personal guarantees

No surprises

- Zero hidden fees, charges or interest
- 100% personalized terms
- Automated repayment

How it works

1. **Enroll.** Fill out and submit the form.*
2. **Accept offer.** If eligible, accept the offer.
3. **Receive funds.** In as fast as a few business days the funds will be available in your account.
4. **Repay simply.** Automatically based on your future claim payment activity.

Explore your eligibility:

Go to optum.com/lp/workingcapital for more details.

*By an authorized signer.

The capital loan, also known as Optum Pay® Advance, is a short-term loan offered by Optum Bank®, a subsidiary of Optum Financial, Inc., and is subject to eligibility and restrictions. Provider will repay this loan primarily through a percentage of future claim payment activity and secondarily through separate payments should the claim payment activity be insufficient to meet the minimum payment requirements. Provider is granting Optum Bank a security interest in, among other things, accounts and proceeds to guarantee repayment of the loan. Please see the program Terms of Use Agreement and Agreement for full terms and conditions, including fees and repayment terms.

Optum is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions. All other brand or product names are the property of their respective owners. Because we are continuously improving our products and services, Optum reserves the right to change specifications without prior notice. Optum is an equal opportunity employer.

© 2023 Optum, Inc. All rights reserved. WF10915257 07/23