

Gibson Area Hospital Video Transcript:

Gibson City, Illinois is the home to Gibson Area Hospital and Health Services, a critical access hospital with fourteen clinics serving forty area communities. Like many health systems in the US, Gibson faces increased financial challenges tied to higher patient out of pocket expenses.

As a small, critical access hospital, one of the biggest daily challenges that we have is simply cash flow for the organization, co-insurance or a high deductible.

They have a high coinsurance or a high co pay. And so we deal with day to day activities of how to help people to get out of debt when it comes to their health care bills. Well, the Commerce Bank program fits right into our goal, and we can't really carry a large balance for patients. So we have teamed up with Commerce Bank to be able to offer those opportunities where people can make payments on a monthly basis at something that they can afford and at the same time, the hospital receives full payment for that. What we liked about the commerce program was the opportunity that we could actually offer a credit line to our patients, to assist them in getting this paid.

The most important reason, for using the program was the zero percent interest we could offer our patients. That is kind of the hook that really gets people's attention.

We found that of all the programs that we looked at, this one fit our needs the best. So I had options that I could select. It was very open ended and worked to my advantage for our patients.

It's seamless. I don't have to run credit checks. I don't have to go through lengthy application processes. I'm actually able to do this very streamline, online, over the telephone.

It's just a wonderful program for ease for both me, Commerce Bank, and most importantly, our patients.

It really is, a stress relief for patients, and that's a huge reason for having this kind of program available to our patients.

Because it's web based for the most part, it works right into our programs. We didn't have to worry about interfaces into our software systems.

So that the program is is very easy to implement and very low cost.