Streamline revenue cycle management to improve collections and maximize productivity.
Our vision

Your long-term financial health

At BBVA, our vision is to support healthcare providers in meeting their business goals in order to achieve long-term financial sustainability. Through well-designed technology tools, access to capital, and knowledgeable advice, we strive to enable our healthcare clients to continue serving their communities.

Experience that spans the healthcare industry

- Acute Care Facilities (For-Profit and Not-for-Profit)
- Ambulatory Surgical Centers
- Continuing Care Retirement Communities
- Dental Practices
- Diagnostic Testing and Laboratories
- Dialysis Centers
- Health Plans
- Healthcare Real Estate Investment Trusts (REITs)
- Home Health Providers
- Hospice Agencies
- Long-term Acute Care Hospitals
- Medical Device Manufacturers
- Ophthalmology Practices
- Pharmaceutical Benefit Management
- Pharmaceutical Distribution
- Private Equity Investors in Healthcare
- Physician Groups
- Physician Staffing Specialists
- Skilled Nursing Facilities
- Surgery Centers
- Third Party Administrators
- Urgent Care Providers

Financial Sustainability

Revenue Cycle Management
- Denial, Collections, Information Management, Re-association, Automation

Patient Payment Solutions
- Web-based Electronic Bill Presentment and Payment, e-Lockbox, Cash Collection

Information Reporting
- Online and Mobile Information Reporting, Same Day and Previous Day, Host-to-Host Consolidated Receivables

Cash In-Flow Integration
- ACH, Medical Lockbox, Merchant Services, In-Office Check and Document Capture

Conversion Services
- Paper EOB to Electronic 835, Paper Claim to Electronic 837

Investments
- Preferential Money Market Rates, Time Deposits, Certificates of Deposit

Access to Capital
- Lines of Credit, Term Loans, Acquisition Loans, Equipment Leasing, Letters of Credit, Factoring
Helping you meet the unique challenges of a changing industry

The complex landscape of today’s healthcare environment presents a unique set of challenges for providers.

- Regulatory changes
- Promulgation of EFT and ERA operating rules
- Demographic shifts
- Uncertain financial markets
- Increased competition and rising patient expectations
- Mergers and acquisitions

These and other factors are placing unprecedented pressure on healthcare organizations.

On the one hand, there is a relentless pressure to lower costs. Providers struggle to operate within tight budget constraints even as insurers continue their efforts to minimize reimbursements.

On the other hand, paradigm shifts, such as the pay for performance and high deductible health plans have intensified pressure to invest in upgrades that are essential for providing quality care, satisfactory patient experiences, and expanding access to communities.

How will all this pressure impact your organization’s financial health? How can you contain costs and still compete successfully in today’s market?

At BBVA, we combine specialized expertise, advanced technologies, and personal service to support your long-term goals, including solutions created specifically to meet the unique demands of your organization.

Whether you’re looking to improve denial management, streamline back office procedures, or finance a new project, we can draw upon a wide range of tools and options to help you operate more efficiently and profitably.

Healthcare Receivables.

Simplify the complexities of today’s revenue cycle processes by filling process gaps, eliminating manual tasks, and creating transaction transparency. We blend the latest transaction-based technology with process improvements to help you drive down administrative costs while accelerating cash flow to secure financial sustainability with our revenue cycle management solution.

Cash In-Flow Integration.

Electronic and paper payment integration enables your organization to receive, process, and post payments and information much faster than with manual handling. Services include ACH, medical lockbox, merchant services, in-office check and document capture, bill presentment and payment on your organization’s website and electronification of your patient payments made on bank bill pay systems.

Conversion Services.

BBVA offers conversion services for both paper EOBs and paper claim forms. We digitize paper EOBs and expertly translate the data into 835 electronic files. In kind, BBVA converts paper claim forms into 837 electronic files. We provide efficient conversion solutions at both the critical juncture of claims submission and remittance posting.
Providing solutions to meet your liquidity and working capital goals

1. **Boost Your Liquidity**
   - Our first step is to assess your cash position. This allows us to determine the best solution to uncover trapped cash and release it as working capital.

2. **Create Efficiencies**
   - Our assessment includes a detailed review of your current operational processes. We work closely with your team to determine the best solutions to meet your goals.

3. **Maximize ROI**
   - Optimizing your organization’s resources is vital for its long-term health. We strive to provide solutions that bring the highest return on investment.
Patient Payment Solutions.
With a greater percentage of financial responsibility being borne by patients today, it is important to be able to efficiently and accurately collect patient financial obligation payments. BBVA offers electronic bill presentment and payment on your website and provides a solution to convert otherwise paper payments made through bank bill pay to electronic payments. Additionally, we have an array of products to assist in the efficient collection of cash.

Information Reporting.
BBVA offers a full array of information reporting services including our online information reporting portal which offers same day and previous day balance and transaction reporting. Our revenue cycle management offering, Healthcare Receivables Solution, includes extensive information reporting options that complement and balance to your bank balance reporting.

Access to Capital.
Your business requires a steady supply of capital to run smoothly and act swiftly when strategic opportunities arise. Whether you’re updating a facility or planning an acquisition, our lending specialists can offer timely, cost-effective solutions tailored to your needs.

Results that make a difference
For us, solving problems means finding solutions that yield measurable improvements.
Our clients are already enjoying benefits like these. Ask how we can help you see results, too.
About BBVA USA

BBVA USA is a leading U.S. banking franchise with operations throughout the Sunbelt region and ranks among the top 25 largest U.S. commercial banks based on deposit market share. BBVA operates over 600 branches in Alabama, Arizona, California, Colorado, Florida, New Mexico, and Texas.

BBVA Group

BBVA is a customer-centric global financial services group founded in 1857. BBVA Group has a solid position in Spain, is the largest financial institution in Mexico, and has leading franchises in South America and the Sunbelt region of the United States, as well as operations in China, France, Germany, Hong Kong, Italy, Japan, Singapore, Switzerland, Turkey, and the United Kingdom. Its diversified business is geared toward high-growth markets and relies on technology as a key sustainable competitive advantage. Corporate responsibility is at the core of its business model. BBVA fosters financial education and inclusion, and supports scientific research and culture. It operates with the highest integrity, a long-term vision, and applies best practices.

Let’s get started

Learn how BBVA can make a difference for your healthcare organization. Contact a BBVA Healthcare Specialist to learn more about solutions tailored for your organization.

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