



Preserving Cash Reserves Through Tailored Financing Solutions



Canon Medical Finance

UNIVERSITY CANCER & BLOOD CENTER (UCBC) CHALLENGES

Budget Constraints During Facility Expansion

With construction underway on a new 120,000-square-foot cancer center, UCBC needed to equip the facility with advanced imaging systems without straining its operating budget or impacting its existing bank credit line.

Traditional Loans Didn't Align with Timing

Standard financing options would have required upfront payments or billing before the equipment was installed and generating revenue. That approach didn't fit UCBC's timeline or financial goals.

Need for Seamless, On-Site Imaging

UCBC's care model relied on providing in-house CT, MRI, PET/CT, and ultrasound to reduce patient travel and streamline diagnosis. Delays in equipment acquisition would have impacted patient care and operations.

CANON MEDICAL FINANCE SOLUTIONS

Flexible Financing Tailored to Clinical Timelines

Canon Medical Finance approved an initial credit line with deferred payments that began after installation, allowing UCBC to begin generating revenue before incurring costs.

Preserved Capital and Lowered Total Cost of Ownership

The structure included competitive interest rates, reduced monthly payments, and no requirement for a large down payment—helping UCBC preserve its cash reserves and maintain liquidity.

Coordinated Support Across Teams

Canon's sales, service, applications, and finance teams worked closely to ensure timely delivery, installation, and staff training, giving UCBC full clinical readiness from day one.

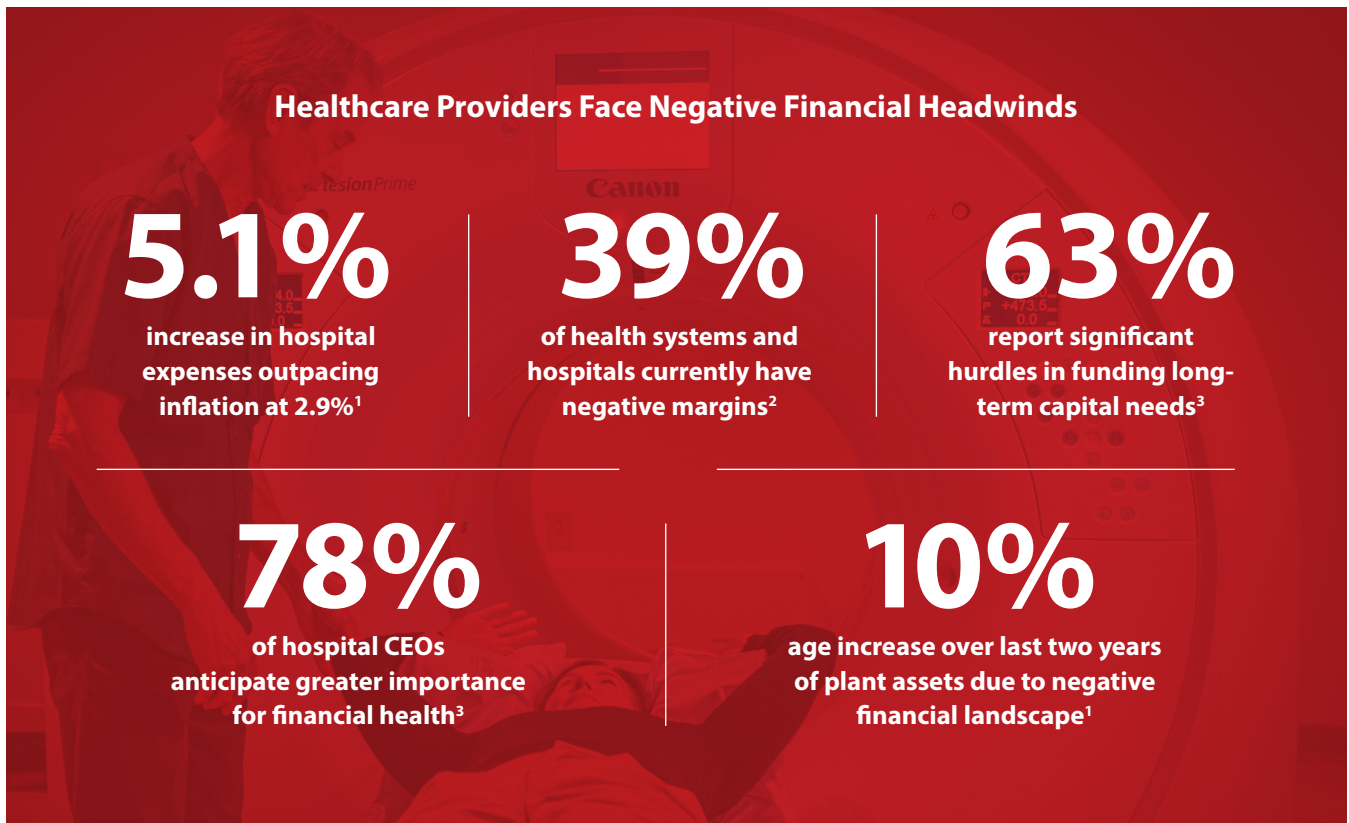
Economic Conditions Are Impacting Healthcare Providers

Hospitals and healthcare providers are facing some of the toughest economic conditions in years with expenses rising higher than inflation rates. At the same time, reimbursement rates remained flat or in some cases, declined, putting pressure on margins and making it harder for many institutions to balance rising costs with limited revenue.

High labor costs, inflation, and interest rates have made it more difficult for healthcare organizations to manage cash flow. As a result, many institutions are delaying critical capital investments, including upgrades to imaging equipment, operating rooms, and infrastructure.

Making matters more urgent is the rapid pace of innovation in imaging and AI. To stay competitive and deliver modern care, healthcare organizations must invest in these technologies. But the financial hurdles are steep. Equipment costs continue to rise, while reimbursements often don't cover the full expense.

With financial health as a top concern for the next three years³, the stakes are high. Acquiring state-of-the-art equipment is no longer just a clinical decision, it's a financial challenge that demands smarter, more flexible financing strategies tailored to the current realities of providing care.



UCBC Builds a Better Model for Cancer Care in Georgia

University Cancer & Blood Center (UCBC) is a modern cancer center based in Athens, Georgia, offering a comprehensive approach to diagnosis and treatment. In 2023, UCBC opened a new 120,000-square-foot Comprehensive Cancer Treatment Center, designed to consolidate nearly all aspects of cancer care under one roof. This expansion marked a major shift in how oncology care is delivered in the region.

Equipping the new facility presented a financial challenge, but UCBC knew it needed the addition of CT, MRI, PET/CT, and ultrasound imaging to create a more streamlined experience that offered on-site diagnosis and treatment. With construction already underway, they needed a plan that preserved cash reserves and didn't impact their existing bank credit line. Traditional equipment loans often require large upfront payments or begin billing before systems are operational—an approach that didn't align with UCBC's timing or budget.

“

UCBC was in the process of building a substantial oncology center and was looking to fast-track the acquisition of the latest medical imaging technology. They needed a solution that would allow them to acquire the equipment that met their budget constraints, helped preserve capital, and aligned payments with expected cash flow.

— **David Begy**
Senior Financial Sales Manager
Canon Medical Systems USA

A Financial Partner That Supports Clinical Goals

Canon Medical Finance offered UCBC an alternative path. Rather than tying up capital or requiring UCBC to choose between technology and liquidity, Canon provided a customized financing strategy designed to match the flow of patient revenue.

To support UCBC's needs, Canon approved an initial line of credit for imaging equipment independent of their operating line of credit with their bank. The structure included flexibility around the down payment and competitive interest rates, resulting in lower monthly payments and a reduced total cost of ownership. Unlike conventional loans, this financing structure didn't require payment until the equipment was delivered, installed, and in clinical use. The first payment wasn't due until installation was complete and UCBC had begun generating revenue from the equipment. That timing was key to managing ROI and maintaining liquidity.

But it wasn't just about deferred payments. What set Canon apart was the close coordination between its sales, service, applications, and finance teams. They worked together to ensure UCBC's systems were delivered on time, fully installed, and clinically supported from day one. UCBC also received preferred pricing, flexible financing, and comprehensive training for its clinical staff. The process was smooth, and efficient, allowing the UCBC team to focus on what mattered most—opening their new center and delivering high-quality care.



“

As we evaluated multiple vendors, we saw a clear benefit in working with Canon Medical Systems. They offered a few things that I didn't see from other vendors—one of those has been in actually acquiring the equipment. They offered many financial options, such as direct purchase financing and some very flexible lease options.

— **Chris Tuttle**
Director of Radiology Services
University Cancer & Blood Center




Why OEM Lenders Make Sense for Medical Providers

Acquiring capital equipment, such as medical imaging technology, is increasingly challenging due to rising interest rates, inflation, and operational costs. Canon Medical Finance, a specialized division of Canon Medical Systems USA, helps healthcare providers navigate these financial hurdles with customized, cost-effective financing solutions. Unlike banks or third-party lenders, Canon offers structures that make sense for how healthcare organizations work.

As an OEM lender, Canon understands the equipment it finances. That insight allows it to offer terms that traditional financial institutions simply can't match. Canon's team works with providers to build individualized financing plans that may include flexible down payments, competitive interest rates, fast credit decisions, and dedicated capital lines for qualified customers.

Partnerships with Canon Medical Finance are more than transactions, they're coordinated efforts across sales, service, and finance teams. That kind of internal alignment ensures a smoother transition to new equipment and better long-term outcomes. With a strategic financing approach, Canon enables healthcare providers to invest in new technology without compromising their financial stability. This helps institutions expand services, improve care, and stay resilient—even during challenging economic times.

Canon Lending vs. Other Banks	BANK LENDING	CANON MEDICAL FINANCE
	OTHER BANKS	 CANON MEDICAL
Interest Rate	higher, market-driven	individualized, competitive financing
Prompt Credit Decision	slow approvals (4 weeks on average)	fast approvals (1-3 business days)
Down Payment	often requires down 10-20% payment	flexible options, reduces initial financial burden
Flexible Payment Terms	limited in payment terms to match cash flow needs	tailored plans to suit hospital and facility budgets
Collateral	additional collateral may be required	equipment collateral only
Warranty and Support	hospitals negotiate separately	comprehensive
Total Cost of Ownership	higher over lifespan due to interest payments	lower due to lower interest and maintenance cost
Replacement Cycle	may be prolonged due to budget constraints	facilitates quicker upgrades, keeps technology current

Canon Medical places a strong emphasis on corporate responsibility by prioritizing the financial health and well-being of institutions and hospitals through the expertise of Canon Medical Finance. Our customized, cost-effective finance solutions empower healthcare organizations to continue their pioneering role in healthcare technology within their local communities, ensuring widespread access to the latest innovations in medical imaging.



“With the One Canon philosophy, we have the ability to go to Canon and acquire each piece of equipment to provide care to our patients, and work with them from the standpoint of sales to financing to complete the package.”

— **Loretta Goodson**
Chief Executive Officer
University Cancer & Blood Center



A Modern Financing Approach for Today's Economic Challenges



Canon Medical Finance helped UCBC bring advanced imaging technology into their new cancer center by creating a flexible financing plan that fit the organization's budget and timeline.

With deferred payments, competitive rates, and coordination across delivery, installation, and training, UCBC was able to preserve cash flow while staying on track with its clinical goals. This same approach can be tailored to fit your organization's needs, whether you're upgrading a single system or building out a new service line. Canon works with you to develop smart, practical financing solutions that support your financial health and your commitment to patient care.

References

1. American Hospital Association (n.d.). The Cost of Caring: Challenges Facing America's Hospitals in 2025 Report. Retrieved May 1, 2025, from <https://www.aha.org/system/files/media/file/2025/04/The-Cost-of-Caring-April-2025.pdf>
2. Healthcare Financial Management Association, Health System CFO Pain Points 2024 Summary (n.d.). Healthcare Finance Trends for 2024: An Updated Look. Retrieved April 28, 2025, from <https://www.hfma.org/wp-content/uploads/2024/03/Overview-2024-CFO-Pain-Points-Study.pdf>
3. Lagasse, J. (2024, July 29). CFOs confront funding challenges in long-term capital needs. Healthcare Finance News. Retrieved April 28, 2025, from <https://www.healthcarefinancenews.com/news/cfos-confront-funding-challenges-long-term-capital-needs> "Race for Cash: Pivoting Your Denials Strategy for a New Era" ©2024, Knowtion Health.

Canon

CANON MEDICAL SYSTEMS USA, INC.

<https://us.medical.canon>

2441 Michelle Drive, Tustin CA 92780 | 800.421.1968

©Canon Medical Systems, USA 2023. All rights reserved. Design and specifications are subject to change without notice. Made for Life are trademarks of Canon Medical Systems Corporation.

SOLUBR14820US