

# Med<sup>one</sup> TO One

*One of a Kind*

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Searching For Another Med One

*Letter From The Owners*

*Leasing Benefits*

The Benefits Of Leasing  
For Your Company Today

*A Message From The CFO*

**ISSUE 57**

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# farewell

LETTER FROM THE EDITOR

WRITTEN BY: TROY TAIT

In October 2003 Med One was searching for some help with our computer needs. I was over the department and had a small team of individuals who were responsible for keeping Med One up and running. We were also out sourcing some of the work since there wasn't quite enough work to keep another



full-time employee busy. I remember when this young kid named Nate Davis came in to talk with me about the opportunity to work for Med One. He was so excited about computers and was ready and willing to do anything he could to work with them. I'll never forget him saying he really didn't need much pay, just an opportunity. Who could pass on that offer?

Within a few months of his hire date, Nate started to really make a difference. He was very knowledgeable and had many great ideas on how we could improve our computer infrastructure. Soon we were using our "outside" consultants a lot less and moving most of the work in-house. Nate had essentially replaced the person (his supervisor) who recommended I hire him. It was the beginning of a great relationship.

Over the years, Nate has played a crucial role in the development of the systems that we use at Med One. He basically took the foundation of the IT department that was given to him and built it into a strong department that is very beneficial to the company. His knowledge of computers and increasing knowledge of our business was a winning combination. Just a few short years after he started we were really starting to function like we should from

an IT perspective. All of the critical things - backups, firewall security, IT policies and procedures, etc. were getting the attention they needed. Once the day to day usage issues were resolved and we had all of the systems running at a high level, Nate began to utilize his knowledge of the company and really started to implement systems and processes that improved our day to day work effort.

Nate never stopped learning and was always trying to understand the different areas of the organization and find ways to make our employees more effective and efficient. Let's just say Nate made my job of managing him very easy. As the company continued to grow, our IT structure grew with it. Nate brought on additional employees with differing roles within the IT department. He built a great team whose work and effort have played an important role in the success of Med One.

Through his hard work, taking a little risk and a using a little luck, Nate has put himself in a position to fulfill his dream of starting his own business. I am happy to say (which sounds a little strange) that Nate's last official day at Med One was August 17th. I love that he has put himself in this position and had the courage to take a chance. How could any manager be disappointed when an employee chooses to pursue a personal dream? Sure, it is going to be very difficult without him. He has had a huge impact in every aspect of the company and has gained an immense knowledge of the company - which is something you just can't

easily replace. We definitely won't be able to replace all the things Nate was able to offer, but he is leaving us in a great position and we will be able to continue to build on the great foundation that he left.

I am grateful for Nate and for all of the things he has done. We have developed a strong professional relationship as well as a very strong personal relationship. While he may not be around every day, we will definitely be watching and following his journey in this new adventure. I am 100% confident he will be successful in his pursuit of owning his own business. I like to think that many of the skills he has developed and learned at Med One will play a critical role in his future success.



Best of luck to Nate and his family as the Med One chapter of their lives closes. And while you may no longer be a Med One employee, your Med One family will be cheering you on - wishing and hoping for your success in this new chapter of your life. Thanks for everything you have done for me, my family and Med One!

P.S. Visit [www.coinbook.com](http://www.coinbook.com) for more info on Nate's new adventure. If you are into Crypto currencies - he is the guy to see :)

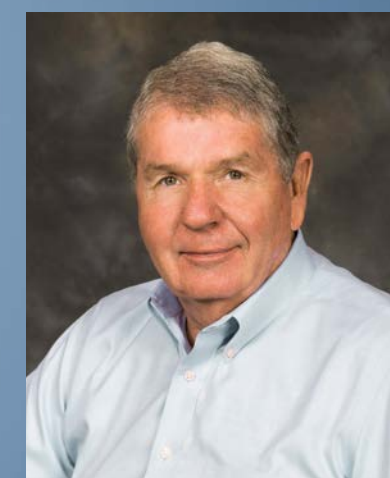
P.S.S. I am pleased to say, we have hired a very capable individual to replace Nate and I am excited to see

what the future holds for Med One and how he will leave his mark on the company. Randy Smith started the end of July and spent a couple of weeks working with Nate to learn the ins and outs of our structure. He has hit the ground running and is making great strides to keep us moving forward.

# One of a Kind

## Searching For Another Med One

**N**ot long ago I had one of our business partners “confess” to me that they had been looking for another Med One. This was a bit of a shocking revelation to come from one of our



key sources of new lease business, and somewhat disconcerting. Even though I have had others make this same statement to me before, I must admit that I was a bit taken back.



This comment came from the president of a company that funnels a large amount of lease business to Med One. His customers (well-known medical centers throughout the United States) lease tens of millions of dollars' worth of his company's equipment from us each year. Our best estimate is that almost 70% of the total equipment sales of this company are made possible only through Med One's lease programs. The company's total marketing focus has been leading with leasing rather than a cash sale option since their inception as a company. Leading with a private label "lease first" option has proven to be a winning sales strategy that has put this company "on the map" and fueled impressive sales growth, but it has also resulted in concentrating a significant amount of their sales revenue in Med One. The company's board of directors has recommended that they try to reduce their concentration and find another source for leasing.

Well, the uniqueness of the program that we have with this company is such that they can't just go out and choose any other leasing partner. They had to look for someone who would actually support their unique sales program in the same way that Med One has done since their company was founded. Some of the elements of the program that we provide for them require special and unique considerations:

- Private Label Proprietary Program**
- Customized Documentation**
- Credit Underwriting Considerations and Concessions**
- Proprietary Equipment Tracking Program**
- Residual Risk Sharing**
- Committed Credit Approvals**

In their search for "another Med One" they have found that there have been many who have given lip service to being able to fill the bill. Lots of, "We can do that." However, in every case, the experience has been less than satisfactory for them. They are still searching. In the mean time we have dedicated ourselves to make sure that they never have to worry about the amount of their sales that are concentrated in Med One's direction. **It doesn't bother us one bit.**

At Med One it is not about the bullet points and it isn't about the pricing, it is not about how big we are, or the size of the "fund" we have been able to arbitrage. It is how we consistently execute the strategy and how we keep our promises. It is about how we try to take as much "pain" out of every transaction as possible for every customer. It is the way we work each one of their deals individually and uniquely so that it gets done correctly and their customers get treated fairly.

So, the statement "We have been looking for another Med One," which at first seemed to be an ominous threat to me was in fact a glowing compliment. It was a compliment to the fact that we have a group of people who dedicate themselves to getting things done correctly and quickly and with the good of our customers in mind. It is a compliment in that this difference is being recognized by many of those in our market. It was a statement that, "We have been looking but we have not found another Med One."

I have been asked on many occasions, "Who is your closest competitor?" To which I am hard pressed to give a clear, concise answer. I have also been told by other business associates, "We haven't been able to find another Med One." So, let me expand on that. There are several hospital equipment rental companies. Med One is by no means the largest or the oldest. Our market share in this industry is probably single digits. We have no national GPO contracts and we are virtually unknown in most regions of the United States. We have lots of competitors in the rental business. However, in the regions in which we operate we are extremely well known and have significant market share. In the markets where our rental locations are established, our customers are well taken care of and benefit from the dedicated commitment of our employees who serve their needs.

Med One is by no means the only equipment leasing company in the country. There are almost more than you can count. Almost all of them would love to lease medical equipment. There are a fair number of leasing companies that specialize in the medical

space. Of those, however, we are not aware of any that try to specialize solely in serving acute care hospitals. That is Med One's chosen market - as an equipment leasing company. Our focus, attention and expertise are directed at the very limited number of acute care hospitals in the United States.

The key distinguisher that sets us apart, however, is the fact that Med One is the only company that I am aware of that has combined the two functions (hospital equipment rental and hospital equipment leasing) together.

Now that only answers the organizational aspects of who we are and what sets us apart operationally. It does not answer the question of why we are able to do what we do.

**1 Med One has been doing this for almost 30 years. As a company, we have never done anything else. We have a lot of experience dealing with the kind of customers we have chosen to serve. Serving hospitals is not just a sideline or division of a larger conglomerate. It is our business and it has been our singular focus for the entire time we have been in existence.**

**2 We understand the equipment that we deal with. For the most part our technicians can service and repair all of the equipment that we lease and rent. We understand its clinical use within the hospital setting. We can base our decisions on many aspects upon factors that go far beyond the balance sheet and financial analysis. We act as true partners with our customers as it relates to managing their equipment needs.**

**3 An important key to why we can do what we do is that we don't have to ask permission from a lot of other people about the decisions we make. We have chosen to keep our company independent and as a result, we have avoided the constraints of oversight and regulations that so many companies within our**

**industry - who are attached to the banking segment must endure. We have also avoided taking on additional partners to attract capital. Instead, we have followed a strategy of continual reinvestment and thus most of our capital is internally generated.**

**4 In any given transaction whether leasing or rental there are always significant aspects to consider. We can rapidly consider and make decisions regarding equipment purchases, residual risks, credit approvals, investment returns, etc. and thus provide the most focused and responsive approach to serving our customers. We typically turn around most major decisions in a matter of minutes rather than having to wait for the next scheduled meeting of the investment or credit committee.**

There exists in our business significant pressure to commoditize what we do and reduce everything to price. We know, however, that as we work with our customers and our other business partners that the needs of this market place are varied and unique, and the solutions that we are asked to provide are

not always able to be answered only by price. Med One is not a commodity company. We have worked diligently for many, many years to stay ahead of the pack in innovation, provide legendary creativity and world class customer service. Notwithstanding many offers to do otherwise, we have chosen not to hand the keys to our culture over to anyone else. Those are the reasons why when someone goes looking for "another Med One" they are hard pressed to find one.

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## MESSAGE FROM THE CFO

WRITTEN BY: JEFF EASTON

# The Benefits of Leasing for Your Company Today



Leasing offers many different benefits, especially in today's ever-changing economic climate. There are many reasons why your company should choose the option of leasing. One of those is that it reduces your initial out-of-pocket expenditures.

At Med One our available programs vary in their structure but in almost all cases we offer 100% financing and also include "soft" costs such as warranties, service, supplies and installation costs. For the last 27 years we have worked on making this process as simple as possible for our customers.

Being able to lease equipment without making a large down payment allows you to keep more of your cash in the bank. You can use the cash to make additional purchases or use it for operating expenses. The idea of leasing can reduce your costs of expansion and provide you with the cash flow you need to expand.

If you finance assets through our different leasing programs, you avoid issues that can arise from having obsolete equipment that you may be stuck with. The idea of having the right equipment is more relevant today than ever before. Technological advancements are being made in practically every type of equipment. If you have a leased asset that you are able to walk away from at the end of your committed term, this could give you a great advantage over your competitors who over that same committed term have paid more for the equipment and are forced to stay with that piece of equipment due to the capital outlay that was made. If you have the traditional loan or bought the equipment outright, the best you may be able to do is take depreciation on your taxes and try to dispose of the equipment.

Many companies feel that leasing equipment simplifies the whole accounting and taxation process. Depending on the type of lease these expenses may be treated as simple company expenses.

Overall, the lease option allows you to grow your business faster. We are very proud of our quick decision making ability and customer service. This will save your company crucial time.

Med One is a very unique company that has been successful in a space where we do everything that we possibly can to benefit our customers. We ensure the experience our customer has with us has made their

job easier and has reduced the amount of pain that occurs in their specific duties.

The Med One philosophy is simple: determine and exceed the needs of our customers. With every deal, our focus is to provide for our customers' needs by helping them acquire equipment when they lack the funds to pay for it. Whether it's equipment financing or rental, or equipment sales or services, Med One has solutions that work.

**Equipment Financing**.....  
Creative financing options available with ability to customize for each specific customer.

**Equipment Rentals**.....  
Peak need, long term, equity rental, and rent-to-own options available.

**Equipment Sales**.....  
Off-lease inventory of pre-owned equipment and new equipment directly from leading manufacturers.

**Equipment Service and Repair**.....  
Authorized service provided by our certified biomed team using OEM parts.

Med One conducts business under the guiding values of dedication, accessibility, accuracy, loyalty and expertise. Med One guarantees exceptional customer service, speed in the completion of transactions, and appropriate follow-up.

**Innovative**  
We have the experience to understand the needs of our customers. With this in mind, our innovative funding solutions are designed to adapt to those needs.

**Creative**  
We will customize a solution that will work for you. Each transaction we process has the personal and unique Med One touch to make sure you're taken care of.

**Responsive**  
We generally will complete a proposal in 30 minutes or less. When you call Med One, you become a top priority.

**Flexible**  
Our simple and timely processes allow us to create the solution that will work for you.





# Island Time

A Perspective on one of Med One's Unique Customers.



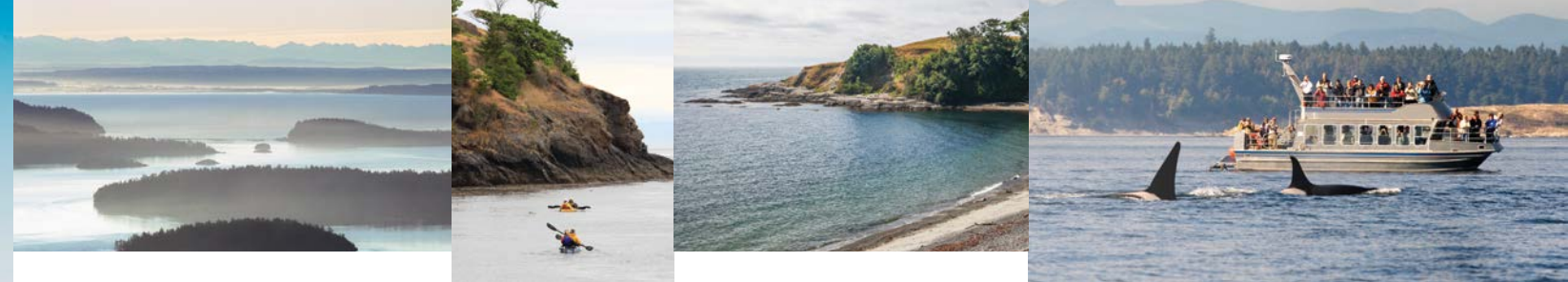
WRITTEN BY: ROBB STEVENS

**M**ost Med One to One readers understand that a significant majority of Med One's lease customers are acute care hospitals. This concentration and focus is by no



means accidental. The acute care space has always been a solid and comfortable niche for our company, and our go-to-market strategy reflects this, from the types of equipment we typically lease, to the industry events we attend, to the way we fund our lease business. With all of that said though, Med One

could not truly claim to be flexible and creative without seeing value in and supporting other healthcare related customers as well. Many of our best vendor partners sell to non-hospital customers which gives us an opportunity to work in other areas on occasion.



The network of equipment suppliers and healthcare providers we have built over the years has often led us outside of our niche to unique and even unexpected customers that we never expected to have access to. One such customer that Med One was introduced to about 3 years ago is an air medical service (AMS) company called Island Air Ambulance. As Island Air Ambulance looked to expand and improve its air ambulance service with new life support equipment (ventilators, infusion pumps & patient monitors), they came to Med One to find both the equipment they needed to acquire, and ultimately to finance it as well. As I've worked with and have gotten to know the Island Air Ambulance team, I've gained a much greater awareness and appreciation of the vital role that air ambulances play in the delivery (very literally) of healthcare to patients being flown from the San Juan Islands, WA area to hospitals on the mainland – greater Seattle area.

Over the past few decades due to the patient volumes needed to sustain costs of specialization and critical care, specialized medical services have become more and more centralized into highly populated areas, which means access to healthcare for rural and remote areas has diminished significantly. The harsh reality of some critical and specialized medical services is that they're expensive to maintain. From personnel, to equipment and facilities, the imbalance of high costs and low patient populations make specialized and critical care services unsustainable. Critical services and specialists once widely available in communities large and small have thus essentially disappeared from rural America.

With that change in access, AMS has become a key component of the American healthcare system. Approximately one out of every 1,000 people in the United States benefits directly from AMS each year.

With AMS at work, lives are saved every single day. It's availability also helps critical care patients regain productivity—reducing the likelihood that such patients will suffer long-term disability as a result of injury or illness. Emergency air medicine does so by transporting patients with emergency needs to a higher-level medical resource within the right amount of time so the best possible care can be administered and optimal recovery realized. The entire healthcare system runs more efficiently because AMS not only saves the lives of patients but, contributes tremendously to keeping patient volumes high. This in turn helps sustain the cost of maintaining specialized care in large urban hospitals. Emergency medical air transportation can also quickly take key resources like blood supplies or equipment and even specialty medical staff to a remote area when patients cannot easily be moved.

In Island Air Ambulance's case, the service they provide to their remote island region is imperative; more so than most AMS providers. Based in Friday Harbor, WA, Island Air Services is part of the San Juan Islands, a group of several hundred islands (172 of which are named) located between Vancouver Island, Canada, and mainland Washington State. Only four of the San Juan Islands (San Juan, Orcas, Lopez and Shaw) have access to ferry service from mainland Washington (a minimum 60 minutes) and not surprisingly, those same four islands have most of the population which is under 17,000 in total. With such a small population, to say that Island Air Ambulance provides an essential role in patient access



to emergency healthcare for this group of Islands is a huge understatement! By air, level one trauma centers in Seattle are 30 minutes away. With other coastal cities like Bellingham there is an even shorter flight time.

From the time I started talking with Island Air Ambulance to when we booked a lease with them, I have been intrigued





# III OUTREACH

TAKING THE MED ONE MESSAGE TO THE PEOPLE

by the company but also by the San Juan Islands. I've been itching to pay them a visit, lucky for me that opportunity came this past August (2018). To get there I took a 30-minute flight from Seattle on a 10-seat airplane directly to the Friday Harbor airport. Once there, I was finally able to see first-hand the Island Air headquarters and meet the great people that I've gotten to know by phone and e-mail the past few years.

There are no traffic lights anywhere on the San Juan Islands and the only sign of any traffic congestion is when the ferries land periodically each day to drop off and pickup vehicles. We drove around the entire island in about 90 minutes (excluding a few stops to check out scenery and historic spots) and hardly encountered another vehicle while actually driving. Without hesitation I'll say San Juan Island is one of the quietest, most peaceful places I've ever visited and the thought that kept coming to mind throughout our visit was how charming it was! For anyone looking to truly get away from the noise, crowds, traffic, and typical industrialization of big city life and simply unwind a bit, the San Juan Islands are a great option!



Orca sightings are very common with plenty of whale watching tours, kayaking, and charter boats to choose from. With large and scenic boat harbors at each end of the island (Friday Harbor to the East, and Roche Harbor on the West) and an evergreen forest in between, it makes sense that all aspects of seafaring dominate the culture and economy. Friday Harbor has an abundance of unique restaurants but no chains, and no "fast food." Lodging consists of small hotels and B&B's, again with no chains or name-brand hotels anywhere in sight.

The only hospital located in San Juan County is a new 10-bed critical access facility located next to Friday Harbor airport.

Their services are vital in the diagnosis and decision making of transports. They decide if patients can remain on the island for treatment or if they need to be medevac'd instead. The role of Island Air Ambulance is essential to San Juan County and resident access to emergency medical care.

My visit provided a wonderful and insightful perspective on the unique circumstances that have made Island Air Ambulance a successful and essential business in this area. Jackie and Will Hamilton who run Island Air told me that their business is the largest female owned airline in the United States. As a pilot herself, it's clear that Jackie's passion for aviation has driven the success of their company for nearly 30 years. Will told me that Jackie, 9-months pregnant, even flew herself to a hospital in Seattle to deliver her baby! A few years later when their son was in school, they wanted to switch him to a different school — located on a different island, so they flew him every day to and from school (a 10-minute flight).

I enjoyed interacting with the Island Air team in-person, learning about their islands, their business and their passion for aviation. It's always great to see successful entrepreneurship in action since that same spirit has been the driving force in Med One's progression

over the years. Successful entrepreneurs seem to have a unique ability to blend their passions, talents, work ethic, innovation and risk tolerance into a viable business opportunity. All over this land of opportunity that we call America, such businesses exist both large and small filling important and even essential roles. Entrepreneurs who see an opportunity to put their passions and talents to work go beyond a mere dream to build something great. Their efforts and passion impact market places, industries, communities, and ultimately individual lives. Island Air Ambulance has done all of these things and more and it's a pleasure to know and work with them.

WRITTEN BY: **BRYSON CUTLER**

*As Med One has grown and evolved so has our ability to spread our message to the marketplace. In every interaction we have with our customers we do our best to leave a good and lasting impression. This includes each interaction when visiting our website, social media platforms, phone call, email, and especially our in-person visits.*

*One of our favorite ways to interact with customers and vendors is through having a booth at trade shows and conferences. Only a few short years ago we were exhibiting at a few trade shows and conferences a year. In contrast, this year, 2018 we will be exhibiting at over 10 conferences! We started to increase our exhibiting presence after establishing offices in California, Georgia and now Florida. Together we were able to identify regional and national professional organizations that our customers were often affiliated with for education and certification purposes. These organizations have conferences and events that allow vendors to have direct interaction with their members. This was seen as a great opportunity to reinforce current relationships and establish new connections that help grow our business in the respective areas.*

*Those who interact with Med One's booth at these shows have a good experience with a display, promotional giveaways and brochures that are professional, engaging and relevant. All who come by our booth experience a taste of the customer service that Med One customers receive. These personal interactions will continue to be a key to creating valuable relationships in the future growth of Med One.*





# EMPLOYEE SPOTLIGHTS



## Al Mugno Equipment Finance Sales Executive

I was born in Brooklyn, New York and raised in Northport, Long Island. I am the oldest of 4 children and have 2 younger brothers and a younger sister. We all live in Long Island within 5 miles from each other and our parents.

I graduated from Iona College with a bachelor's degree in business administration, majoring in marketing. While in college I played and lettered in Ice Hockey.

In 2000 I married my college sweetheart, Laura. Together we have two boys, Michael who is 13, and Christian who is 10. Both boys play competitive baseball, ice hockey, lacrosse and golf which requires us to travel often. My wife and I love supporting our boys and watching them compete. My hobbies include spending time with my family, golfing, coaching and collecting sports memorabilia.

Here at Med One I am an Equipment Finance Sales Executive, and a member of the field leasing sales team. I love the culture at Med One and am honored to be a member of such a special team. I am grateful for the opportunity to work to provide creative finance solutions for our customers.



## Brittani Esplin Marketing Assistant

I was born in Salt Lake City, Utah and grew up in the city of Riverton. I am the oldest child in my family with three younger brothers. My family is very important to me and I love spending time with my parents and brothers. Together we enjoy watching baseball, playing board/card games, and being outside.

I graduated from Utah Valley University in December of 2016 with a bachelor's degree in public relations and a minor in digital media. I was very involved in the student leadership organizations on campus and I loved my time at UVU.

Just recently, September 14th, 2018 I was married to my best friend Kyle Esplin. He is studying Mechanical Engineering at Brigham Young University and will

graduate this coming April. In my spare time I enjoy design work, reading, traveling, trying new restaurants and working on our "fixer upper" home with my husband.

I started working as the Marketing Assistant at Med One June of 2017. I create content and designs for the marketing materials at Med One including this Med One to One publication. I work with the leasing, rental, and sales team members to help set them up with the marketing materials they need as they meet with customers, along with other marketing tasks. I have learned so much in my time at Med One. I really enjoy my job and the people I get to work with every day.

## Brian Gentry Biomed Repair Technician

I was born in Westminster, California but grew up and spent the majority of my life in Riverside, California. I joined the Army at the age of 18, my job was to repair electronic systems in tanks. I served 2 tours in Iraq before returning to Riverside. I moved up to the Bay Area in 2009 and am currently living in Union City. I met my amazing wife Caroline in 2013 and we now have 2 beautiful kids. My son Jacob is about to be 3 years old, and my daughter Katie is 7 months old. My son and daughter are my world and I cherish every second with them. My son loves dinosaurs so much that he won't leave the house unless he has some sort of dinosaur clothing on. Most of the time he leaves the house wearing a dinosaur hat, shirt, shoes, and backpack. My daughter is in that calm stage where everything makes her laugh and smile which completely fills my heart with love. My wife is a dental assistant and ensures that everyone in the house has very clean teeth, even though

my son's argument is that dinosaurs never brush their teeth and they are still awesome. My passions include spending time with my family, going to concerts, and cooking/barbequing.

I attended ITT Technical Institute and graduated with a bachelor's degree in electronics engineering and communication technology. I have loved electronics since I was a little kid and was fixing VCR's, TV's, and other household appliances at a very early age. After I received my degree I bounced around Silicone Valley for a couple high tech companies but never really found my dream job until I joined Med One. I have happily worked here in the Hayward branch as a Biomedical Technician for 3 years and plan on being here for as long as Med One will have me. I spent most of my first year at Med One travelling around the U.S. getting certified to repair and troubleshoot the majority of equipment that we have here in this office. One of the best parts about working here is getting to troubleshoot a large



variety of equipment. Even to this day I still find equipment coming through our doors that I have never seen before. The very best part about working for Med One is the culture, it's something I have never experienced in my life and absolutely love it. I look forward to being a part of Med One for a very very long time.







PICTURED: (TOP ROW) LANE SUMMERHAYS, BRENT ALLEN, LARRY STEVENS, KREG KOFORD, BILL BRADY  
(BOTTOM ROW) RANDY EMERY, RICH MADSEN, MARK OLIGSCHLAEGER, ROBERT GROSS, ANDY D'ASCENZO



PICTURED: (TOP ROW) BRAD JOHNSON, BRENT ALLEN, LARRY STEVENS, BRYCE RAY, GRADY BROWN  
(BOTTOM ROW) JEFF EASTON, CARTER ALLEN, ROBB STEVENS, MARK STEVENS, TROY TAIT

# EQUIPMENT ACQUISITION

INFUSION, RESPIRATORY, MONITORING, OXIMETRY, IMAGING, THERAPY, BEDS, & MORE

## LEASING & FINANCE

### Capital Lease

Customer commits to a fixed term of rental payments. At the end of the rental term, customer owns the equipment with a \$1.00 buyout. There is no option to return this equipment. Rather, the point of this program is simply to finance the equipment over several months when cash is not available for immediate purchase. Completing a capital lease through Med One is just a matter of signing a simple agreement and issuing a purchase order. Both the signed document and the PO are then sent directly to Med One. This program is also known as a Rent-To-Own or a \$1.00 Buyout Lease.

### Equity Rental

Simply issue a renewable purchase order (typically 1-12 months) to Med One, and the customer receives brand new equipment direct from the manufacturer. The customer can rent the equipment on a month to month basis or, if capital budget is allocated, purchase the equipment with 50% of the rental paid going toward the purchase price. There is no paperwork to sign, payments are made from the operating budget, and the customer may return the equipment at any time.

### Operating Lease

Customer commits to make monthly payments based on an established term. When the term ends, the equipment can either be purchased based on its fair market value, rented for an additional 12 months, or returned to Med One Group with no further obligation. Completing an operating lease through Med One is just a matter of signing a simple agreement and issuing a purchase order. Both the signed document and the PO are then sent directly to Med One.

### MAKE IT CUSTOM

### Deferred Payments

Deferred payments allow purchase-minded customers to get their equipment now and pay for it later. Many deals are completed on the basis of a 12-month deferral.

### Step-Up Payments

A step-up payment scenario provides a customer with a very low initial payment which increases over time to match the increased flow of revenue generated from the new technology.



## RENTAL, SALES, & SERVICES

### Equipment Rental

Our Equipment Rental division is an authorized rental dealer for Alaris Systems and Sigma Pumps. We carry equipment from leading manufacturers and our refurbished medical devices are patient-ready, include a full warranty, and are factory tested. Equipment Available to Rent: Pumps: (Infusion, Syringe, Feeding, Suction) Patient Monitors, Pulse Oximeters, Beds and Support Surfaces, SCDs, Ventilators, Bi-pap Machines and much more.

*EACH SOLUTION OFFERED BY MED ONE CAN BE CUSTOMIZED TO BEST FIT THE NEEDS OF A SPECIFIC CUSTOMER. CONTACT US TODAY TO LEARN HOW WE CAN HELP YOUR FACILITY ACQUIRE THE EQUIPMENT IT NEEDS. OUR SIMPLE DOCUMENTATION, QUICK TURN AROUND TIME, AND CUSTOMER SERVICE HAVE NO COMPARISON WITHIN THE INDUSTRY.*

### Equipment Sales / Services

Our Equipment Services division includes full time OEM certified technicians who can meet the needs of a single department or the needs of your entire facility. We offer service repair options on a wide variety of equipment, including PM services. Additionally, we have patient ready refurbished equipment available for sale or rental that includes a warranty. Available Equipment: Infusion, Respiratory, Oximetry, Monitoring, Support Surfaces and more.

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# Meet The Sales Team

RENTAL / LEASING / SALES / SERVICE

# Sales

Our Sales Team is comprised of experienced professionals for the specific purpose of Making Medical Equipment Available for hospitals and healthcare facilities across the U.S. We also work with the largest equipment manufacturers in the healthcare industry. Our sales reps are experts in equipment finance, rental and sales.

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## EQUIPMENT RENTAL



**Brad Johnson** SVP General Manager / Equipment Rental  
Brad Johnson is the Senior Vice President of Equipment Rental and has been working at Med One Group since 1994. He works closely with various companies and hospitals in the effort of achieving the highest utilization of our rental equipment as possible. Brad graduated from the University of Phoenix with a bachelor's degree in business and accounting. He enjoys playing golf, fishing, hunting, and spending time with his family.



**Tom Lindsey** SVP / Director of Rental Sales  
Tom Lindsey has over 35 years of experience in the medical sales and rental industry, allowing him to successfully and professionally represent and value products, services, and manufacturers. He graduated from Brigham Young University with a degree in microbiology, was a former EMT, and is CBEST certified. Tom has been involved with Med One since 2001 and continues to be a valuable part of the team.



**Brian Smiley** Regional Sales Manager  
Brian Smiley has been a part of the Med One team since 1999 and serves as a Regional Sales Manager focused on equipment rental. He received his bachelor's degree in finance from the University of Utah and is also certified on the CareFusion and Smiths Medical equipment that Med One works with. He enjoys watching football and spending time with his family, especially coaching his sons at football and soccer.



**Bill Varley** Regional Sales Manager / West Coast  
Bill Varley has over 30 years of experience in marketing and sales. Prior to working at Med One, he worked at several different medical device companies in management positions specializing in imaging applications, cardiology and infusion. Bill has worked all over the U.S. and internationally to provide better solutions to hospitals and healthcare facilities.



**Scott Wooster** District Manager / Northern California  
Scott Wooster has over 27 years of experience in medical equipment sales. His specialty is in equipment rentals, asset management, and medical device sales. Scott has also held management positions in several medical companies. Scott enjoys being a customer advocate, helping hospitals find solutions to fulfill their equipment needs, and helping facilities provide the best care possible.



**Mike Daniels** District Manager / Southern California  
Mike Daniels has over 25 years experience in sales and marketing and started in the medical rental arena in 1985. Over his career, Mike has worked with everything from movable medical equipment to specialty support surfaces—both rentals and capital sales. During his off time, he enjoys spending time with his family, church, surfing, and any outdoor activity.



**Jay Thorley** Account Manager  
Jay Thorley joined the Med One Team in 2015. Prior to Med One, Jay worked in the mortgage industry for 12 years. He enjoys working with customers to make sure that they have the equipment they need to care for their patients. Jay enjoys spending his time with his wife, son and two boxers.



**Bryan Dabney** Territory Manager / Georgia  
Bryan Dabney has over 25 years of experience as a respiratory therapist and comes from Respironics where he worked as a Traveling Clinical Specialist and an Account Manager. Bryan was born in Livermore, California and lived there until advancing his schooling in Rexburg, Idaho at Ricks College. Bryan finished his schooling at Weber State University and graduated with his bachelor's degree in respiratory therapy.



**Mark Rogers** Territory Manager / Southern California  
Mark Rogers joined Med One in early 2017 as a Territory Sales Manager in Southern California. He has been in the healthcare industry for over 25 years. Mark has experience as a business owner manufacturing support surfaces, as well as an independent representative offering capital equipment to acute care facilities. In his spare time, Mark likes to ski in the winter and enjoys water sports in the summer.



**Skip Horton** Territory Manager / Carolinas  
Skip Horton joined the Med One Rental Division as a Territory Sales Manager in June 2017. He brings over 30 years of experience in the Healthcare industry, with previous experience at Eli Lilly, DuPont, and BD. Skip graduated from East Carolina University with a bachelor's degree in life science. Skip enjoys working with his customers and making sure that they have the equipment they need to care for their patients.



**Max Iturriaga** Client Services Executive / Orlando  
Max joined Med One as a Client Services Executive in 2017. He started his career in the healthcare industry in 1995. He has background in many different positions including driver technician, trainer, sales executive, and president of a Freedom Medical distribution center. He enjoys knowing he is able to provide a better solution for his clients. Max enjoys spending time with his family, being involved in his church ministries and coaching/playing soccer.



**Jason Cavanaugh** Territory Manager / Northern California  
Jason Cavanaugh has been in the healthcare equipment industry for 14 years. He started his career in the industry with SizeWise. He was there for 9 years working as a driver and moved his way up into sales. He then worked with Freedom Medical as a sales rep and branch manager for 4 years. His hobbies include fishing camping and spending time with his family.



**Theresa Warren** Territory Manager / Southern California  
Theresa Warren earned her bachelor's degree in speech communication from California State University. From there she started her career in medical sales in 1997. She has ten plus years of pharmaceutical sales experience promoting various oncology, dermatology, cardiology, infectious disease, internal medicine and pain management drugs within offices, clinics, hospitals, pharmacies, and home healthcare settings. She currently serves as a Territory Sales Manager covering Orange County, California. She enjoys time spent with her husband and three children.



**Josh Oderlin** Territory Manager / Southern California  
Josh Oderlin joined Med One in 2018 as a Territory Sales Manager in San Diego, California. Josh started his career in medical equipment rental and asset management in 1996. Josh has a background in operations where he began his career. He enjoys engaging with his customers and learning about the things that are important to them in their effort to serve their patient population. He understands that it is important to establish and maintain honest and open relationships with his customers.



**Kyle Smelser** Territory Manager / Southern California  
Kyle Smelser joined Med One in 2018 as a Territory Sales Manager covering the Greater Los Angeles area. He brings eight years of sales experience in direct equipment sales and rental. Kyle graduated from Indiana University with a bachelor's degree in finance. Before Med One, he most recently worked at Sightpath Medical, providing hospitals and surgery centers rental solutions for cataract surgery. Kyle enjoys finding solutions that work best for hospitals and their patients.



**Braden Mackay** Territory Manager / Northern California  
Braden Mackay joined the Med One team in August of 2018. He has over a decade of experience in Sales and Marketing in a variety of industries, most recently in a blend of Non-Profits, Pharmaceuticals and Tech. Born in Johannesburg South Africa, he moved to California at the age of 11. He completed his education in Sacramento before moving to the Bay Area in 2015. A golfer and motorsports fan, he often spends his weekends on the fairway or at a racetrack.



# Sales

CONT.

## EQUIPMENT LEASING



**Robb Stevens** SVP / Director of Equipment Leasing

Robb Stevens began his career at Med One in January 2002 as part of the leasing sales group and was appointed as SVP and Director of Equipment Leasing in 2012. He has been a top contributor to lease originations, vendor development, creating strong relationships with customers, and successfully blending all aspects of the leasing sales process to maximize returns.



**Doug Green** VP / Manager of Equipment Lease Sales

Doug Green joined Med One in January 2002 as part of the leasing sales team. Prior to Med One, Doug worked in sales and business development at Boise Cascade and Franklin Covey. As Vice President of Leasing Sales, Doug leads a sales team dedicated to providing customer-friendly solutions that allow hospitals and healthcare providers a way to acquire the critical equipment they need.



**Spence Tueller** Account Manager / Equipment Leasing

Spence Tueller joined Med One as a Leasing Account Manager. He graduated from BYU with a degree in health science and business administration. Spence also has experience in lease sales as well as a background in general sales and business development.



**Quin Campbell** Account Manager / Equipment Leasing

Quin Campbell joined Med One as a Leasing Account Manager in 2015. He is a graduate of Utah State with a bachelor's degree in marketing. Quin brings 4 years of experience in management and enjoys being a problem solver and making sure customers have a great experience.



**Amy Vizanko** Equipment Finance Sales Executive

Amy Vizanko joins Med One as an Equipment Finance Sales Executive bringing 15+ years of medical sales knowledge. She graduated from Marquette University, in Milwaukee, Wisconsin with a bachelor's degree in biomedical engineering. Prior to her time at Med One she gained medical sales experience working with both Philips and CareFusion (now BD). She has extensive technical biomedical knowledge and understands the importance of solving complex customer problems. She enjoys being active, and spending time with her family.



**Carter B. Allen** SVP / Strategic Account Manager

Carter Allen has been in the financial industry for more than 20 years and has been with Med One Group since 2002. He appreciates the opportunity to provide solutions for hospitals that allow them to gain access to much needed equipment. Carter manages strategic accounts that are essential to Med One's success. His experience with healthcare leasing provides customers with valued solutions.



**Tim Loftis** Account Manager / Equipment Leasing

Tim Loftis joined Med One as a Leasing Account Manager with over 15 years in sales and business development with Morgan Stanley, JP Morgan Chase, and the Economic Development Corporation of Utah. Tim received his MBA from the University of Utah and a BA from Occidental College. He serves our partners in the medical community by providing effective solutions in a responsive and friendly manner.



**Al Mugno** Equipment Finance Sales Executive

Al joined Med One as an Equipment Finance Sales Executive in August 2017. Al graduated from Iona College with a bachelor's degree in business administration majoring in marketing. Al has worked as a sales executive in the healthcare industry for close to 25 years. He has a background in infusion, barcoding, hospital information systems, radiology, ultrasound and vital signs monitors.



**Brian Nappi** Equipment Finance Sales Executive

Brian Nappi joins Med One bringing more than 20 years of experience in medical equipment sales, finance, and business development. He earned his bachelor's degree in electrical engineering from Texas A&M University. Brian understands that his customers are busy and prides himself on quietly listening and accurately defining their needs to create simple, satisfying solutions that allow them to quickly acquire the equipment needed. Brian enjoys developing friendly, supportive, long-standing, and fun relationships with his clients.

Creativity.  
Simplicity.  
Responsiveness.

## EQUIPMENT SALES



**Jeremy Quick** National Sales Manager / Equipment Sales

Jeremy Quick joined Med One in August 2009 with an extensive background in sales and marketing. Jeremy's responsibilities include creating relationships in the non-acute care market to present Med One's products and services. This allows him to reach out to nursing schools, clinics, research facilities, and EMS companies. He enjoys helping these diverse customers acquire medical equipment to aid in the treatment or instruction of those in need.



**Jordan Brown** Account Manager / Equipment Sales

Jordan joined Med One in June 2015 as part of the equipment sales team. Jordan's market area covers nursing schools, EMS companies, and small hospitals. He is grateful for his customer relationships and the opportunity to help customers with their medical equipment needs. Jordan recently graduated from Utah State University, where he played football and received his bachelor's degree in business marketing.

## INTERNATIONAL SALES



**Karen Raven** VP / Director of International Sales

Karen Raven is the leader of the Med One International Sales Team and has worked in the healthcare industry for over 30 years. Karen has worked in various roles including Direct Sales, National Accounts, and Regional Director. Karen has a background in infusion, vital signs monitors, and enjoys working in healthcare because the products sold save lives every day.



**Susan Mingle** Director of International Sales

Susan Mingle joined Med One in 2017 as a Director of International Sales bringing 14 years of medical/capital sales experience, with previous experience at BD and Abbot Labs. Susan has a degree in both Education and Nursing. Her Nursing focus was Neonatal Intensive Care. She is passionate about Georgia Football and Gymnastics, and enjoys traveling and spending time with her family.



# C O M B A T I N G I N T E R N E T B A D G U Y S



WRITTEN BY: **RANDY SMITH**



**M**any of you have heard the terms phishing and domain spoofing. If not, these terms are used to describe when you are spoofed by the appearance of a recognized email account, when in fact it is a hacker. For example you could get an email from “something”@medonegroup.com but in reality the email is coming from another unreliable source. It is similar to when you receive telephone calls offering services to help you get rid of a virus, or even see pop-ups on your screen when you are looking for information on the internet. These are all designed attempts by dishonest people to get information from you that would allow them to steal from you, your family, your contacts, or your company.

Phishing and domain spoofing usually begin with an email message that looks like it is from someone you know, requesting something from you innocently. The first step the hackers take is to make sure the account they are phishing is real. For example, they act as someone you may know and simply ask you to respond to the email. As soon as you do, the criminals at the other end now have a verified email address. Another method is to get you to unsubscribe to junk emails. As soon as you unsubscribe, you have also verified the legitimacy of your email account.

Once the account has been verified, the hacker starts aggressively pursuing you with messages that may seem real but are further attempts to get information and money. They even sell the account information to other hackers. Any clicking on a phishing email link can open up your account to be hacked. I have seen a case where when the link was selected, it created a forward on the user's account that sent a copy of every email they received to a hacker's account in Russia. The Russian hacker soon knew all of the user's contacts, PO numbers, purchase amounts, vendors, customers and even what invoices were sent. They then pretended to be a vendor and provided electronic payment information for known invoice payments.

If the hacker is sophisticated enough to perform domain spoofing, they can send an email that looks like it came from a legitimate email account within the company. Corporate officers and those dealing with company finances are targeted the most. This is called “spear phishing.”

The more information the hackers have, the better their misdirection gets.

## What can be done to protect against these attacks?

In a recent email to all of the Med One employees, our President and CEO, Larry Stevens recommended the following reality checks:

- 1 Does the request seem at all out of the ordinary or odd to you in any way?**
- 2 Examine the email address carefully. If the request is from someone you know but the email account doesn't match what you know it should be, then you can be pretty sure it is not really from the person you expect.**
- 3 Is the request asking you to do something that is outside of established guidelines?**

## Other cautions you can take include:

- 1 Never unsubscribe from an email unless it is from a source you specifically signed up for. Once your email is learned by one source, it can take years for it to clear even if you never unsubscribe again.**
- 2 If you receive a telephone call “usually from Microsoft support” indicating that they have been notified of a problem on your computer, hang up. They are wanting you to log into the computer and go to a specific website so they can have unlimited future access to your computer. Your computer does not send your telephone number out to anyone, so you can be assured the call is fake.**
- 3 Email payment requests of any kind should be verified through other sources. Never reply to an email to receive verification. To be sure the email is from the correct source, you can freshly type in the email you know to be valid. Although the email domain spoofing looks real, it has an underlying fake email account that the reply would go to. Typing in the email address directly bypassing the fake account.**
- 4 If all else fails, get on the phone and call the person.**

As fast as the hackers are changing methods, the technology to protect against attacks is also becoming more sophisticated. A lot of artificial intelligence methods are being employed. Virus definition pattern checks are better than ever before, domain spoofing can be all but stopped, and email blocking is much better. For example, the new software protection tools look at current patterns inside the company and detect if something is out of the ordinary. These outliers can then be isolated to be reviewed by the intended recipient for legitimacy. If an email pretends to be from someone it is not, it is also isolated. There are also simulation tools that allow organizations to send out fake phishing attempts of various types to get employees used to what they could expect to see and how they should respond.

The attempts by some to find ways to steal from others will not go away. The thieves will continue to try new ways, especially as the technologies improve. After all is said and done, we should all be cautious and give emails the “reality checks” as our CEO Larry Stevens has suggested.





# COMPANY CULTURE

## WHAT IS IT?

WRITTEN BY: BRITTANI ESPLIN



These days the term “company culture” seems to be a buzz word circling the internet. But what does it mean?

Company culture is more than ping pong tables, catered lunches and a gym membership. The following definition of corporate culture is from *Investopedia.com*. “Corporate culture refers to the beliefs and behaviors that determine how a company’s employees and management interact and handle outside of business interactions. Often, corporate culture is implied, not expressly defined, and develops organically over time from the cumulative traits of the people the company hires.” Each culture is unique and countless factors go into creating one.

A company’s culture could be reflected in its dress code, office setup, employee benefits, turnover and hiring decisions, treatment of clients, client satisfaction, business hours, and every other aspect of operations.

When talking about company culture you may hear things like “This is a fun place to work.” “Everyone here cares about each other.” Or “We are results oriented, this is a great place to learn and grow.” These statements are a good sign of

positive corporate culture. The following is a negative statement reflecting company culture: “You can’t speak up without fear of retribution, I don’t see how my work contributes to the overall goals of the company.” No one wants to work somewhere with a culture that doesn’t fit with their personal values. Identifying and understanding the climate of your current culture can be the first step to revitalizing or reshaping culture in a company looking for change.

Millennials now consume around 30% of the workforce in the United States today and this number is still increasing. *Business.com* suggests that it is crucial for companies to adjust their culture to this generation to attract and retain talent. Many studies show that millennials simply live by a different set of values relative to other previous generations. This is especially true when referring to corporate culture.

Millennials don’t want their lives to start when they clock out at 5:00 p.m. It is important to them that the work they do all day matches their values and interests. Being a millennial myself, I can validate these thoughts. I know when talking with my friends and peers, company culture is often a hot topic and a reason for a job change. But company culture is not only about millennials, no matter the generation

corporate culture can have a great effect on everyday work.

### So how can you tell if your company has strong company culture?

It is not always easy to categorize if your company has positive or negative culture. Company culture is based off of opinions of employees and how they feel about the company they work for. This includes how the values of the employees match with the values of the company. So where would someone wanting to improve their company culture begin? Luckily there are guidelines to help lead you in the right direction.

You can’t just wake up today and say, “Today we are going to build great company culture.” Changing company culture is a large task that ultimately can take years, but working towards a better, stronger culture can be worth every effort put in. With stronger culture employees are more willing to be involved and invested in their everyday work.

John Coleman, author and business person who has been featured in publications including the Harvard Business Review, Forbes, the Washington Post, and Bloomberg Businessweek wrote the article *Six Components of a Great Corporate Culture* for the Harvard Business Review. The following is a summary of a few of his suggestions to improve company culture. For more information, and more suggestions visit the article at <https://hbr.org/2013/05/six-components-of-culture>.

First and foremost a strong and positive culture starts with a **VISION** or mission statement. This vision should be known and supported by all employees. It doesn’t need to be long or fancy. It can be one sentence. After creating a company vision statement, John Coleman explains that a company’s **VALUES** are at the core of its culture. “While a vision articulates a company’s purpose, values offer a set of guidelines on the behaviors and mindsets needed to achieve that vision.” These values are specific ways employees can focus on the vision. The third component to improve company culture builds upon the first two. It is **PRACTICES**. Practices are critical as they are the things done every day to build strong company culture. This could be something like a catered lunch once a month or recognizing work anniversaries. Practices are how you

invest in your values. If a company values “team work” they could have a practice of having regular team building experiences. If a company had the value of “continual learning” they may provide opportunities for their employees to further their education.

Another component of a great corporate culture is awesome people. No company can build a strong consistent culture without people who either share its core values or are willing to embrace the vision, values, and practices. Employees stay at companies with cultures that they support. According to Charles Ellis, as said in a recent review of his book

*What it Takes: Seven Secrets of Success from the World’s Greatest Professional Firms* he says, “**That’s why the greatest companies in the world also have some of the most stringent recruiting policies.**” These people reinforce the culture and make it stronger as they stay from year to year.

Cultures can grow organically or through deliberate and consistent planning and action. There are many factors that

influence corporate culture, but these few components can provide a firm foundation for strengthening it. The best organizations understand their culture and take careful steps to manage and improve it regularly.

Changing company culture is a large task that can ultimately take years, but working towards a better, stronger culture can be worth every effort put in.

### STEPS TO IMPROVING COMPANY CULTURE

1. VISION
2. VALUES
3. PRACTICES
4. AWESOME PEOPLE!





WRITTEN BY: **IBBY SMITH STOFER**



# Today's HEALTHCARE CFO

clinical staffing and recruitment, just to mention a few. This evolution of the role of a CFO from a singular, often backward look at the business with an emphasis on costs management, has led some to leave their jobs, and others to thrive in this diverse and more enriching new role.

Companies seeking to provide products and services to healthcare providers often find this new decision and leadership role difficult to work with regarding their offering.

## In order to approach the CFO with confidence it is important to realize:

- Initial and total costs are important to them.
- Features and benefits rarely gain their attention.
- The strategic direction of the organization and how your solution aligns is important.
- How your solution will enhance patient care, reduce readmission rates or other quantitative and qualitative measures are important.
- The other leaders have assessed and supported your solution over their present or competitive options.

Each person will have their own priorities and list of preferences but recognize that no longer is the CFO going to evaluate based solely on price. There are many considerations and the more you can demonstrate how your product or service helps them achieve that goal, the more success you can have as you anticipate.

In my career I have spent the last 40 years being engaged in sales and support to healthcare companies. During this time, I worked with many CFO's of medical companies to finalize technology purchase decisions. I am not sure that in today's environment our discussions would follow the cost-price discussions that were often the deciding factor back when I began my career.

After taking a look at the way healthcare has changed in the last decade or so, one area of responsibility that has had significant change is the role of the CFO. If you look back at the role of the CFO prior to the financial crisis of 2008 and the Accountable Care Act becoming law in 2010, the traditional functions and responsibilities

were often delegated, and the CFO assumed the broader, integrated, and more strategic role.

Score keeping, budgeting, analysis, and risk management assessments all still needed to be done, but strategic direction and alignment often fell on the CFO's shoulders instead. He or she often formed a closer working relationship with the CEO. The CEO looked to the CFO to be an extension of their own role in establishing the frameworks that enable resource allocations and investments that are designed to deliver long term value. Patient care and investor expectations have changed dramatically in the last decade. The role of the CFO has changed to meet those expectations.

While cost reduction efforts continued to be important, the CFO of today is often directing the forward momentum by assessing the market and competitive activities, as well as looking for opportunities to expand services in the areas that will drive revenue. He or she must be current on reimbursement trends and their impact on the financial health of the organization. Often, they are the in between with the multiple payors and must balance contracts to ensure profitability.

Working with physicians and other clinical leaders the CFO must insure that the initiatives and strategies they are pursuing will enhance patient outcomes, attract new patients and improve the patient experience.

To do all these things and more, the CFO must become an influential and integral team member who works closely with department heads - whose responsibilities range from supply chain, risk management, IT and





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