

HELPING YOUR ALLIED HEALTH BUSINESS GROW

Specialised banking support and insights for allied health specialists



The allied health industry represents a significant proportion of the healthcare industry in Australia. Several specialisations including physiotherapy, chiropractic and osteopathy are growing as the community looks to alternative or complementary treatments.

At NAB Health, we're aware of the important role that allied health specialists play in supporting community health. Our dedicated health bankers support allied health professionals with all their personal and business needs and goals.

With more than 160 years' experience in backing Australian businesses and over 20 years dedicated to the health industry, you'll get the insights, support and expertise you need to help your health business grow.

Market-leading financial solutions for every stage of your career

Wherever you are in your professional journey, we have the insights, products and services to help you excel with both your personal and business financial goals. You'll have dedicated teams of experienced health bankers supporting you at every step – offering in-depth industry knowledge appropriate to your current situation and future ambitions.

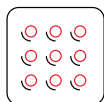
Seamless integration with Medfin and HICAPS

We understand that the best financial solutions for healthcare businesses are integrated – combining a range of services to make the complex simple.

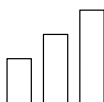
Medfin and HICAPS are both part of the NAB Group, so we can work together to offer you a team of health financial specialists who can support you across all your banking needs – from payment processing and equipment financing to personal and business banking.

NAB Health are finance experts in allied health

We understand that allied health practices are different to other Health professions – plus the important things you need to consider for building a successful business.



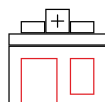
The investment that you'll need for a new practice is a big consideration. You'll need to assess costs for establishing your practice, creating an online platform, rent and staff.



Consider that when buying an existing practice, patient bookings and referrals typically reduce – it can take up to two years to recover profitability.



Practice cashflow in newer clinics will be driven by how consistently income and a patient base can be generated in the first three years. A practice needs Merchant and HICAPS terminals for patient claims and payments and a business credit card for regular expenses. Speaking to an adviser, cashflow calculators and accounting packages can help you reach your goals.



Building a multi-disciplinary business including physio, massage, Pilates and injury rehabilitation services can diversify your practice. Specialists are paid 50-60% of the patient fee, with the balance taken by the clinic owner.



Regulation for allied health practitioners is maintained by the Australian Health Practitioner Regulation Agency, which helps oversee educational standards, manage complaints and verify practitioner credibility.



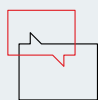
Referral opportunities are key to helping your business grow. Physios often develop referral partnerships with GPs and surgeons for patient rehabilitation, and target gyms and clubs to attract new patients. Managing marketing and social media also helps create an 'always on' presence.

Keeping you informed

Health View provides economic updates, quarterly Australian wellbeing reports, podcasts and webinars specific to the health industry to help you stay informed about the issues that matter to you and your business growth. Subscribe now to receive free updates straight to your inbox at nab.com.au/health

To view the latest Health View updates from NAB Business, Research and Insights, visit business.nab.com.au/health

We're here to help



Call us on **13 70 37**
Monday to Friday
8.30am to 6.00pm (AEST)



Email us at
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