



## Patient Financial Conversations for Dermatology Practices

**Scripts & Tips** that help make it easier to discuss cost and payment solutions that can help patients pay for deductibles, copays and out-of-pocket expenses for dermatologic care.

Cost concerns may be holding your patients back from accepting your full treatment plan for dermatologic care they want or need. The opportunity to pay over time with promotional financing may help more patients accept your complete recommendation. Here are some ways to incorporate financing during key conversations with patients throughout your practice.

## Before the Appointment

### TIP 1

**If patients express an interest in both medical and aesthetic treatments when they call to schedule an appointment, let them know promotional financing is available with the CareCredit credit card. This can help them start thinking about how paying over time can help them fit care into their budget.**

#### PATIENT

“I’m interested in getting some treatments for psoriasis, and I’ve heard about treatments like BOTOX® Cosmetic for wrinkles. Is that something you offer? Can you tell me how much that would cost?”

#### PRACTICE

“Yes, we do offer treatments for psoriasis and to minimize wrinkles. The cost for psoriasis treatment will depend on your insurance, if you have a copay and if you’ve met your deductible for the year. For wrinkle treatments, we offer several products including BOTOX® Cosmetic and Dysport,® which range in price from \$XXX to \$XXXX depending on how many units you need to achieve the look you desire. These are completely out-of-pocket.

We accept the CareCredit credit card, a healthcare credit card that includes promotional financing to help you fit deductibles, copays and out-of-pocket expenses into your budget. You can also use it to pay for injectables, skincare products, prescriptions and more. During your appointment, you can see your estimated monthly payment based on the plan your doctor recommends. Would you like me to schedule your appointment today?”

## During the Cost Conversation

### TIP 2

If the patient is considering a partial treatment plan from what the doctor recommended, presenting financing could help them move forward with the full plan. Be sure to let them know they can use the CareCredit credit card to pay over time for their treatment plan, as well as deductibles, copays and out-of-pocket costs not covered by insurance.

#### PRACTICE

“The total cost for this treatment plan is \$XXXX, which includes the cost of skincare products and prescriptions. I understand you have some concerns about the cost of your copay and deductible. I have good news! With promotional financing options using the CareCredit credit card, your estimated monthly payment could be \$XXX for the entire plan, including out-of-pocket costs not covered by your insurance. Would you like to learn more about this option or to see if you prequalify with no impact to your credit bureau score?”



Use the online payment calculator or patient financing brochure to show estimated monthly payments and disclosures to the patient. Both are available at [carecreditprovidercenter.com](https://www.carecreditprovidercenter.com).



Direct patients to see if they prequalify (no impact to their credit bureau score) and apply by scanning your custom QR code with their mobile device. If they're not ready to apply today, give them a patient brochure to take home. You can also include your custom link on your website so they can apply at their convenience.

## Addressing Concerns About Financing

### TIP 3

Remind them that the CareCredit credit card can be used to pay for copays, deductibles, and out-of-pocket costs; aesthetic treatments; skincare products and prescriptions. They can also use their card again and again to maintain their healthy skin.

#### PATIENT

“I already have a credit card. How is this different?”

#### PRACTICE

“With the CareCredit credit card, promotional financing is available on purchases of \$200 or more. If you're approved, you can use it again and again to pay over time for all your dermatologic treatments, including aesthetic procedures, at our office. You can also bundle skincare products with your procedures into one convenient monthly payment. It can also be used to pay for copays, deductibles and other out-of-pocket costs not covered by your insurance. Would you like more information about CareCredit or to see if you prequalify with no impact to your credit bureau score?”

## Handling Patients Not Yet Ready to Move Forward

### TIP 4

If the patient needs more time to think about the treatment plan, be empathetic and have a strong follow-up plan. Remind them of their desired outcome and how good they'll feel after, as well as how financing can help make it possible.

#### PATIENT

“I need to think it over.”

#### PRACTICE

“We know you've received a lot of information and need time to think about it. We believe you'll love the results from the treatments. Here's the full recommendation from the doctor, as well as additional information about the treatments included in the plan. If cost is a concern, you can visit our website to apply directly for the CareCredit credit card. You can even see if you prequalify with no impact to your credit bureau score. To help make sure you have all the answers you need, would you mind if we followed up in a few days?”

## Show Off the Benefits of Promotional Financing

Make sure patients know you accept the CareCredit credit card. Display a window cling at your front door; have patient brochures handy at the front desk; place tent cards in waiting areas; or print and display your custom QR code in your consultation room. This way, patients can see if they prequalify (no impact to their credit bureau score) and then quickly and easily apply from their mobile device. To order promotional items for your practice, log in at [carecreditprovidercenter.com](http://carecreditprovidercenter.com).



## Prequalify, Apply and Pay the Contactless Way

With your CareCredit custom link, patients can see if they prequalify (no impact to their credit bureau score), apply and pay all in one place. Get yours at [carecredit.com/customlink](http://carecredit.com/customlink).

### Questions?

Call 855-860-8996 Visit [carecredit.com](http://carecredit.com)

