

SCRIPTS AND TIPS

to Help Increase Orthodontic Case Starts



It's easy to let patients know about the benefits of clear aligners and all of their payment options upfront.

These scripts, tailored to typical office interactions, and tips from CareCredit will help make it easier to talk about aligners with patients.

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New Patient Call

Office:  “Amanda, this is Sally from Dr. Smith’s office, calling to remind you of your upcoming appointment. In addition to your regular appointment, our staff will also talk you through some of our payment options, including the CareCredit credit card and how you can use it for your appointment and for treatments and solutions like aligners.”


New Patient Visit


Office:  “Amanda, thank you for completing your new patient forms. Dr. Smith is running on time and will be with you shortly. I saw you indicated that you were only somewhat satisfied with the appearance of your smile. Is there anything specific you don’t like?”


Patient:  “I wish my teeth were straighter, but last time I looked into fixing them, the cost was an issue for me.”

Office:  “That’s good to know! We do offer aligners if you’re interested. I know cost can be a barrier for patients with aligners, but we also accept the CareCredit credit card to help you budget for them and pay over time. Here’s a brochure with more information for you!”

Hygiene Appointment

Office:  “Amanda, we are almost finished here and your teeth and gums look really great! The only thing I’ve noticed is that your teeth are crowding a bit. Have you noticed food or floss getting stuck?”

Patient:  “Yes, but I don’t want to get braces.”

Office:  “I understand! Looking at your teeth, I think you may be a good candidate for aligners. Have you heard of those? If you’re interested, I’d like to introduce you to our treatment coordinator who is amazing at finding ways to help fit them into your budget and can give you more information.”




TIP:


Prequalification lets interested patients see if they prequalify for CareCredit without a hit to their credit score, which can help you open up the financing conversation and encourage them to pursue treatments and solutions like aligners: “You can see if you prequalify for the CareCredit credit card, which offers promotional financing options, and use their payment calculator or a financing brochure to see monthly payment options.”


Scan the QR code here or visit carecredit.com/providers/prequalify to learn more.



Presenting an Aligner Event

Office:  “Amanda, I wanted to let you know we’re about to have an open house focused on aligners. Have you ever considered aligners to help straighten your teeth?”

Patient:  “I thought about it a while ago, but I don’t think I can afford it right now.”


Office:  “Many of our patients have felt that same way until they found out about our payment options and special offers. We are having an aligner promotion [date]. The schedule is filling up quickly, so let’s check the calendar to get you an appointment that day.”





TIP:

Don’t assume patients know you offer aligners or financing. **START A CONVERSATION** with them about options to straighten their teeth and their payment options.

Explaining the Cost of Aligners and Payment Options

Office:  “Amanda, Dr. Smith told me you’re interested in aligners! Do you have any questions on the information he gave you?”

Patient:  “No, I think I understand how they work. I’m mostly curious on how much they cost and if my insurance will cover the treatment.”

Office:  “That’s a really common question. The cost for aligners varies depending on the severity of your case. Many of our patients use CareCredit, a health and wellness credit card, as a convenient way to pay for any of the investment that insurance won’t cover. “You can see if you prequalify without affecting your credit score by scanning this QR code with your smartphone. It only takes a few minutes and you’ll find out quickly. If approved, you can use financing options to help fit the cost into your budget. You can use the Payment Calculator at carecredit.com to see monthly payment options that can help you get started today.”



TIP:

Always offer your custom link and QR code so they can access a self-guided financing experience on their mobile device. Need a custom link or QR code for your practice? Visit carecredit.com/providers/custom-link.

Post-consultation Follow-up

Office:



“Hi Amanda, it’s Sally from Dr. Smith’s office. I’m so glad we were able to connect. Last time you were here, you expressed an interest in aligners and I promised you I would follow up to answer any questions that came up when you got home. How are you feeling about moving forward with aligners?”

Patient:



“My only real concern is the cost.”

Office:



“As we discussed, if approved, you can take advantage of special financing available with the CareCredit credit card and make monthly payments that help fit your budget. If you would like to move forward with aligners and review payment options, I can set time aside on [time]. Would that work for you?”



TIP:

Present CareCredit **FIRST** as a flexible and convenient option for payment, and use the **PAYMENT CALCULATOR** to show patients how it can help fit care into their budget.



Using the Payment Calculator

CareCredit’s online Payment Calculator is easy to use and in seconds you can show patients how treatment can fit into their lifestyle and budget with special financing.* **Please be sure to print both pages at the end of this document when showing patients.**

How to use:

- Log in to carecredit.com/providercenter and select the *Payment Calculator* icon on the homepage.
- Input the estimated treatment fee. Click “Calculate”.
- Click “Customize and Print.” Then, fill in patient and office information and select “Download Customized Plan,” “Print Customized Plan” or “Email Customized Plan” to generate the customized form for your patient. Share these estimated monthly payments with the patient—you’ll be able to provide a number of options so your patients can choose the financing option that works best for them.*

*Subject to credit approval. Minimum monthly payments required. See carecredit.com for details.



Helping Patients Move Forward With Care

Putting it all together to get started with CareCredit

Once a patient expresses interest in CareCredit, here are the steps from prequalification through approval:



1. Initiate

You can help patients start online, through your custom link, QR code or at carecredit.com/apply.



2. Provide information

Patients enter the required information and follow the prompts to see if they prequalify.



3. Prequalification request

Their identity is verified through a soft inquiry that doesn't impact their credit score, and then they may receive a prequalification offer for the CareCredit credit card.



4. Response

If they receive and accept a prequalification offer, the full application is submitted. This triggers a hard credit inquiry and a credit decision is made that may impact their credit score.



5. Pay

Approved cardholders can use their new CareCredit credit card account to pay for recommended treatments or procedures right away.

Payment Estimator



Aligners

Jane Doe's Treatment Payment Options

Total amount	\$2500
Estimated amount covered by insurance	\$0
Amount remaining	\$2500



Special financing available. Learn more and apply for a CareCredit credit card:
carecredit.com/apply

Payment Options

Pay with Cash/Check

Pay in full
\$2500

Pay with CareCredit

CareCredit Credit Card
\$2500
See special financing options below

Pay with General Purpose Credit Card

Visa, Mastercard, AMEX, Discover

Special financing with CareCredit

No Interest if Paid in Full Within 6,12,18 or 24 Months *

Interest will be charged to your account from the purchase date if the promotional balance is not paid in full within the promotional period.

Promotional Period	6 Month	12 Month	18 Month	24 Month
Monthly payment	\$417 / mo (suggested)	\$209 / mo (suggested)	\$139 / mo (suggested)	\$105 / mo (suggested)
Payoff period	6 Months	12 Months	18 Months	24 Months
Amount financed	\$2,500	\$2,500	\$2,500	\$2,500

The Monthly Payment shown may be greater than the required minimum monthly payment that will be on your billing statement when you use the promotional financing offer.

This estimated payment:

Equals the greater of (a) the Amount Financed divided by the number of months in the Promotional Period, in which case it is only a suggested payment, or (b) \$30, the currently required minimum monthly payment. Would pay off the Amount Financed within the Payoff Period, but only if there are no other balances on your account at any time during the Promotional Period and you make your payments on time. Your total payments will equal the amount of the Amount Financed.

If the Amount Financed is not paid in full within the Payoff Period, interest will be charged to your account from the purchase date and your total payments will be greater than the amount of the Amount Financed.

*See page 2 for more details

Reduced APR and Fixed Monthly Payments Required Until Paid in Full **

Promotional Period	24 Month	36 Month	48 Month	60 Month
Monthly payment	\$125 / mo	\$92 / mo	\$76 / mo	\$68 / mo
Payoff period	24 Month	36 Month	48 Month	60 Month
APR	17.9%	18.9%	19.9%	20.9%
Total payments with interest	\$2,993	\$3,295	\$3,646	\$4,050

The estimated required monthly payment shown equals the promotional purchase amount multiplied by 4.9876% for the 24 month promo, 3.6605% for the 36 month promo, 3.0377% for the 48 month promo, and 2.6997% for the 60 month promo, rounded to the next highest whole dollar. During the last month(s) of the promo period the required monthly payment may be reduced due to this rounding. The sum of the required monthly payments will equal the cost of the amount financed. If you make the required payments by the due date each month, you should pay off the promotional purchase amount within the promo period, if it is the only balance you are paying off. If you have other balances on your account, this payment will be added to any other minimum monthly payments.

IMPORTANT: The information about the Monthly Payment assumes the promo financing offer indicated is applied to the purchase based on the promo period shown.

Payment Calculator Disclosures

* No interest will be charged on the promo balance if you pay it off, in full, within the promo period. If you do not, interest will be charged on the promo balance from the purchase date. The required minimum monthly payments may or may not pay off the promo balance before the end of the promo period, depending on purchase amount, promo length and payment allocation. Regular account terms apply to non-promo purchases and, after promo period ends, to the promo balance. For new accounts: Purchase APR (interest rate) is 29.99%; Minimum Interest Charge is \$2. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

** Interest will be charged on the promo purchase from the purchase date at a reduced 17.90% APR for the 24 month promo, 18.90% APR for the 36 month promo, 19.90% APR for the 48 month promo, and 20.90% APR for the 60 month promo, and fixed monthly payments are required until paid in full. These payments may be higher than the payments that would be required if this purchase was a non-promo purchase. Regular account terms apply to non-promo purchases. **For new accounts: Purchase APR is 29.99%**; Minimum Interest Charge is \$2. Existing cardholders: See your credit card agreement terms. Subject to credit approval.



Special financing available. Learn more and apply for a CareCredit credit card:

carecredit.com/apply

Signature

01/16/24

This estimated cost of services is valid for 30 days.
Financing options subject to change.