How to Respond to a Dispute Notification

A refund can be the least expensive and most convenient method of dispute resolution. Timely refund processing may avoid patient or client disputes. A patient or client need not be present to process a refund. If you process a refund without the patient or client present, be sure to contact them to let them know that you have credited their account.

The following transaction errors require a refund:

- Error in transaction amount
- Duplicated purchase transaction
- Incorrect transaction amount
- Credit posted as a sale
- Refund promised to patient or client by Provider was not processed
- Service not rendered; a “no refund” policy where no services/products were rendered is not acceptable

If you fail to refund the purchase or reconcile with the patient or client in some other way, your account will be charged back for the disputed amount. In that case, your merchant fee is not refunded to you and there may be a $25 chargeback fee. Please refer to the Operating Guide or Orientation Guide Transparency Principles: Compliance Requirements for details about refund policies.

How to Respond to a Dispute Notification

When a cardholder disputes the quality of services or merchandise purchased, the CareCredit Resolution Services Disputes Department requests a written dispute response from the Provider. In order to reduce the risk of a chargeback to your account, we ask that you take the following actions within 10 days of receiving a Billing Dispute Notification:

- Contact the cardholder and offer to …
  - Remedy the situation
  - Replace the service or merchandise
- Respond to the Billing Dispute Notification by faxing the following information to (866) 498-9192, Attention: CareCredit Dispute Specialist:
  - A copy of the Billing Dispute Notification
  - A letter that recounts your efforts to reconcile with the patient or client
  - Copies of documents requested in the Billing Dispute Notification. These may include:
    - Signed credit application
    - CareCredit signed sales receipt
    - Signed Promotion Selection Slip
    - Treatment plans and a copy of the actual treatment ledger
    - Do not send us x-rays or pictures
  - For all dispute questions, contact your Dispute Specialist listed on the Billing Dispute Notification. If you need immediate assistance, please call the dedicated dispute number at (844) 809-9197.

Caution: Be sure to respond to all CareCredit dispute notifications within the time specified. Note: Patients and clients can dispute a transaction more than once.
Chargeback Prevention Guidelines
Follow these tips to help prevent chargebacks.

DO:

Credit Application Processing

• Ensure applications are completed and signed.
• Make sure that all completed credit applications are signed by staff members who have completed CareCredit Certification Training within the last two years. We recommend that CareCredit transactions be performed by CareCredit Certified employees.
• Check two forms of ID. Use the top portion (shaded area) of a blank CareCredit application to check and verify the two IDs presented. (Refer to the Operating Guide for a complete list of acceptable IDs.)

Transactions

• Always check ID. If the card is present, check one form of primary ID. The CareCredit card represents the second ID. (Refer to the Operating Guide for a complete list of acceptable IDs.)
• See the CareCredit Operating Guide for tips on processing transactions when the account holder’s CareCredit card is not present or cannot be swiped.
• Ensure that sales receipts are signed by authorized cardholder(s).
• Retain merchant copies of credit applications, transaction receipts and Promotion Selection Slips in a secure location for 72 months.
• Call Provider Services at (800) 859-9975 before any transaction involving suspicious or unusual circumstances, including when the signature on the sales receipt does not match the signature on the CareCredit card.
• Call Provider Services in response to a “Call for Approval” authorization message.

• Download a CareCredit Operating Guide for all staff members who process CareCredit applications or transactions.
  ➤ Log on to www.carecredit.com/pro, click CareCredit Training > Learning Center > Additional Training > Operating Guide.
• Encourage all staff members to take the 25-minute CareCredit Certification Training course. (You can conveniently pause and resume the training to accommodate your busy schedule.)
  ➤ Log on to www.carecredit.com/pro, click CareCredit Training > Learning Center > CareCredit Certification.

DO NOT:

Credit Application Processing

• Process applications from patients or clients who are impaired in any way, such as under sedation or anesthesia, in extreme discomfort or heavily medicated.
• Accept identification with expired dates.

Transactions

• Process mail and telephone transactions.
• For dental and audiology practices in all states other than New York: Do not transact purchases greater than $1,000 within three days of the application approval date at your office.
• For practices in New York, other than veterinary or vision care Providers: Do not transact purchases greater than $1,000 within three days of the application approval date at your office.
• Accept identification with expired dates.

Contact
CareCredit Provider Services: (800) 859-9975

BDRPH0216MO
How to Avoid Disputes and Prevent Chargebacks