

# How to Talk About Financing

**47% of cardholders said they would not have moved forward with the complete recommendation without CareCredit.<sup>1</sup>**

Talking about money doesn't always come naturally. Rest assured, consumers want to know their options. When you mention the CareCredit health and wellness credit card, you are helping them make an informed decision about their care. You may be surprised at how grateful they are to learn about financing options. These helpful tips will give you information you need to help you confidently start having financing conversations.



## **Financing is for everyone:**

Don't wait for a patient or client to ask about financing options – as many may not even know to ask. Make sure you offer it to everyone without making assumptions on what they can afford or if you would offend. Consumers welcome information about all of their options and may appreciate the opportunity to fit the cost of care into their budget by making convenient monthly payments.



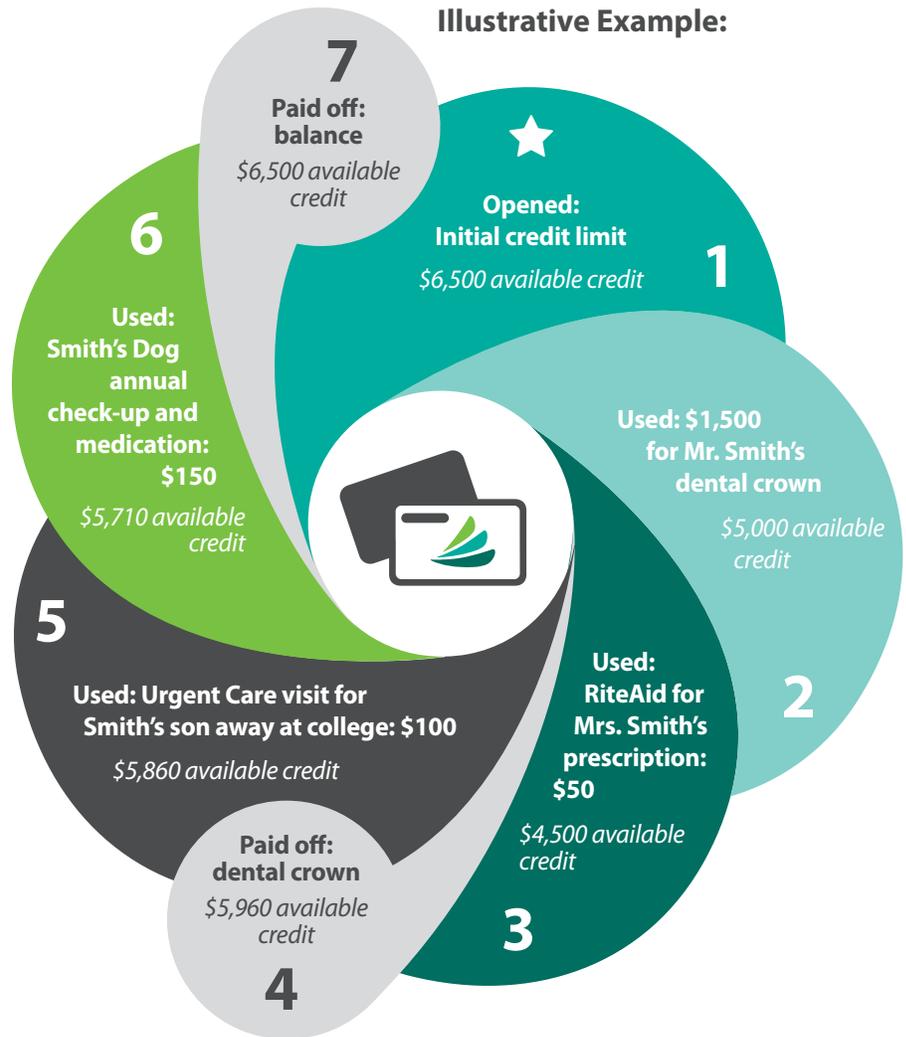
**Start early:** Start the payment conversation before the visit or at check-in. Mention that you accept CareCredit on your website, in your practice, or in paperwork you mail out. During times of stress related to impending health decisions, patients and clients may feel relieved to know that promotional financing is offered. Also, it may be easier for them to make decisions about their care when they have all the information upfront.



## **Explain all the options:**

Different people may appreciate different promotional financing options. Make sure patients and clients know that promotional financing can help them fit their payments into a monthly budget, without tying up their other credit cards.

## Illustrative Example:



### Explain how it can be used:

CareCredit is accepted at more than 200,000 provider and merchant locations nationwide for care for the whole family, without having to reapply.

This includes retail healthcare, pharmacy locations, and healthcare specialists that are part of the CareCredit network.

- At any one time, the patient can use all or part of their available credit limit.
- Credit can be increased if the patient qualifies for a higher amount.
- You decide which options to offer, but all patients must be offered all options available in your practice with no exception.



**Follow their cues:** Patients and clients might be feeling the stress of a health issue and will likely appreciate you taking the time to explain their options. Make sure you carve out time for financing conversations, so they don't feel rushed. Take advantage of tools like a payment calculator to estimate their monthly payments and make it easier for them to see their financial commitment.



**Find out the answer:** Be an active listener and make sure you answer all questions. When your patients or clients feel like you are giving them complete information, it builds trust. Visit [carecredit.com/providercenter](https://carecredit.com/providercenter) or call 800.859.9975 (option 1, then 6) to find the answers and follow-up with the patient or client either during their office visit or soon after.



**Be sensitive:** Say "Let's see if this is a good option for you." Instead of "Let's check if you are approved," tweaking your language to go over their available options will help keep your message positive. If the patient or client's application is not approved, remain sensitive and remind them there are other payment options. Let them know they can try again with a joint applicant.