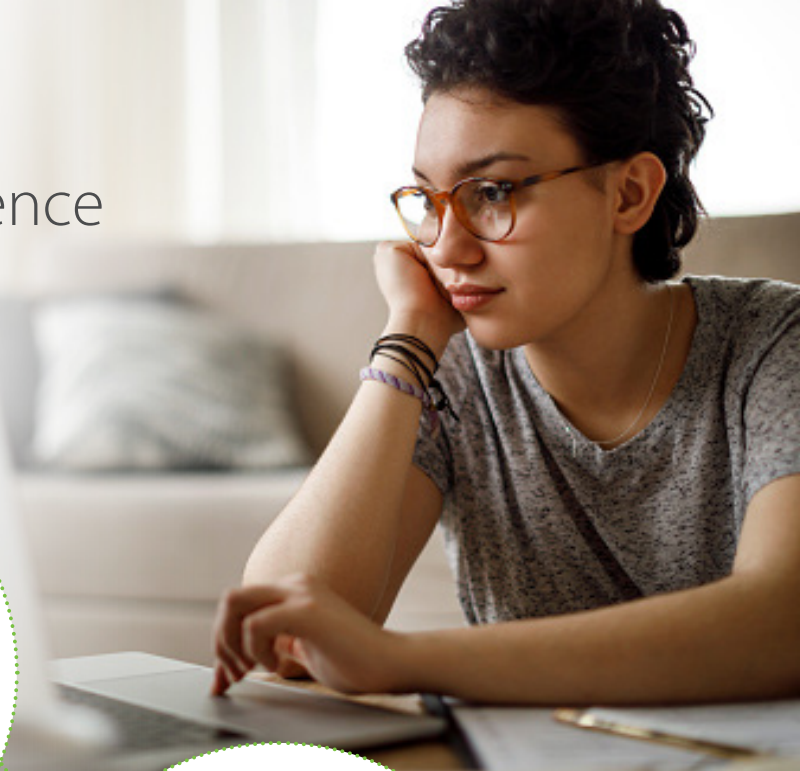


# The Patient Financial Experience

## Understanding and Optimizing the Patient Financial Journey



### Researching Options

- Explores providers and treatments
- Seeks high-level cost information and payment options



### Initial Contact / Pre-Appointment

- Calls to learn more and schedules appointment
- Completes new patient paperwork



### Appointment / Financial Discussion

- Discusses treatment options and needs with provider
- Makes payment and discusses billing



### Pays Balance Due

- Receives invoice for balance due
- Makes a payment

Every step of the way, the CareCredit credit card can help you improve your patients' financial experience.

For more than 30 years, CareCredit has been committed to providing a positive financial experience for you and your patients. To learn more, visit [carecredit.com](https://carecredit.com).

1

## Researching Options

**Patients see CareCredit listed as a healthcare financing option.**

As a patient researches their provider and treatment options, it's important to provide pricing, payment, and insurance information online. Promoting payment options such as CareCredit can also help patients begin to see how they can fit care into their budget. By including budget-friendly messaging online and on other digital channels you can help patients move forward with the care they want and need.

2

## Initial Contact / Pre-Appointment

**Patients learn more about their insurance coverage and how CareCredit may be a financing option for them.**

During initial contact with your office, it's important for staff to discuss, at a high-level, your payment policies and expectations for payment. It's also an important time to provide information on payment and financing options like CareCredit and encourage patients to proactively plan for their financial responsibilities.

3

## Appointment / Financial Discussion

**Patients learn about the associated costs of their treatment plan and apply for a CareCredit credit card.**

Once a treatment plan has been determined, it's important to help your patients through the payment process, especially if they are overwhelmed with their out-of-pocket costs. CareCredit can help train your staff on how to have financial conversations and provide promotional materials to display in patient areas.

4

## Pays Balance Due

**Patients receive their final bill and may be able to pay their balance in full with CareCredit.**

Receiving medical bills doesn't have to be painful for patients. Encouraging patients to pay with CareCredit can provide added peace-of-mind and allow patients to make payments that fit their budget.\* You can further support their payment experience by educating them on how to make their payment through a custom CareCredit pay link or a dedicated app.

\*Subject to credit approval. Minimum monthly payments required. See [carecredit.com](https://carecredit.com) for details.