

A Guide for Helping Patients Say Yes to Care

 **CareCredit**
a Synchrony solution



Talking about the cost of care can be stressful for your patients, clients and your team. But it's an important step in helping patients get the care they want and need and pay for it over time.

Here, you'll discover how to introduce the CareCredit credit card into the cost conversation and what to say in response to questions.

What you'll find in this guide:

-  1. When to bring up CareCredit
-  2. Applying for the CareCredit credit card
-  3. How to describe CareCredit
-  4. Scripts to help you explain CareCredit
-  5. Tips for a smoother conversation
-  6. Frequently Asked Questions



When to bring up



Applying



Describing CareCredit



Scripts to help you explain CareCredit



Conversation tips



FAQs



1. When to bring up CareCredit

Before the Appointment

Whether over the phone or via email, share payment options with your patients and clients early on. This way, they may be more apt to follow through with their appointment knowing they have a way to pay for co-pays, deductibles and costs not covered by insurance.

Here's a great video about CareCredit you can text* or email to your patients, too: [Confident Conversations: Why CareCredit?](#)



61% of patients surveyed want to know “payment options/financing” during the scheduling process.¹

¹CareCredit Path to Care – Health System Findings, 2022. CareCredit is a Synchrony Solution.

At the Appointment

When checking a patient or client in for their appointment at your office, remind them about the flexible financing you offer with CareCredit. This is a great time to give them a brochure or help them estimate their monthly payments based on the cost of the day’s visit. [Explore the payment calculator here.](#)



76% of providers surveyed agreed that CareCredit provides value to their practice.²

²CareCredit Provider Satisfaction Findings, 2022. CareCredit is a Synchrony Solution.

*Laws applicable to you may restrict or prohibit certain communications by text message. You are urged to consult with your individual advisors with respect to any information presented.



2. Applying for the CareCredit credit card

Patients can see if they prequalify for CareCredit with no impact to their credit score.



Online



Direct patients to visit
www.carecredit.com/apply/

Apply by phone



Patients can also apply by calling **800-677-0718***

*Must be 18 or older to apply. Must be 21 or older to apply by phone.



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3. How to describe CareCredit

When the moment is right, here's an easy way to explain how CareCredit can be helpful to patients:

"Our office accepts the CareCredit credit card. It's a health and wellness credit card that allows you to pay out of pocket costs over time with promotional financing on purchases of \$200 or more.

Would you like to learn more?"



CareCredit offers shorter-term promotional financing options and longer-term promotional financing options with reduced APR and fixed monthly payments on qualifying purchases.



It's accepted at over **266,000** provider and retail locations (including pharmacies like Walgreens and Rite Aid), which means patients and clients can use their card at the dentist, vet and more.



CareCredit can be used to pay for care for the whole family without having to reapply

**Don't forget
to let
them know:**

If they'd like to learn more, give them a brochure or direct them to www.carecredit.com.



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4. Scripts to help you explain CareCredit

There's a variety of ways to introduce CareCredit into a cost conversation, whether that's over the phone or in-person, before, during or after an appointment.

GENERAL

"We accept the CareCredit credit card. It's a health and wellness credit card that allows you to pay out-of-pocket costs over time with convenient monthly payments. Would you like to learn more?"

"We accept general purpose credit cards debit cards, and the CareCredit credit card. With CareCredit, you can pay out-of-pocket costs over time with promotional financing on purchases of \$200 or more. Would you like to learn more?"

RESPONDING TO PATIENT OR CLIENT CONCERNS

If the patient or client should say:

*"I don't think I'll be able to pay for the full cost of my procedure up front."
Or "I can't pay for it all at once. Do you offer payment options?"*

You can respond by saying:

"To help you manage the out-of-pocket costs your insurance doesn't cover, we accept the CareCredit credit card. If you're not already a cardholder, I can share a link where you can learn more and apply on your computer or smartphone."

OR

"To help make care costs more manageable, we accept the CareCredit credit card, which offers promotional financing options. If you want more information about CareCredit, I can share a link where you can learn more about the available promotional financing options."

OR

"If it would help to spread payments over time, we accept the CareCredit health and wellness credit card with financing options for co-pays, deductibles, and other costs not covered by insurance. Would you like to learn more?"



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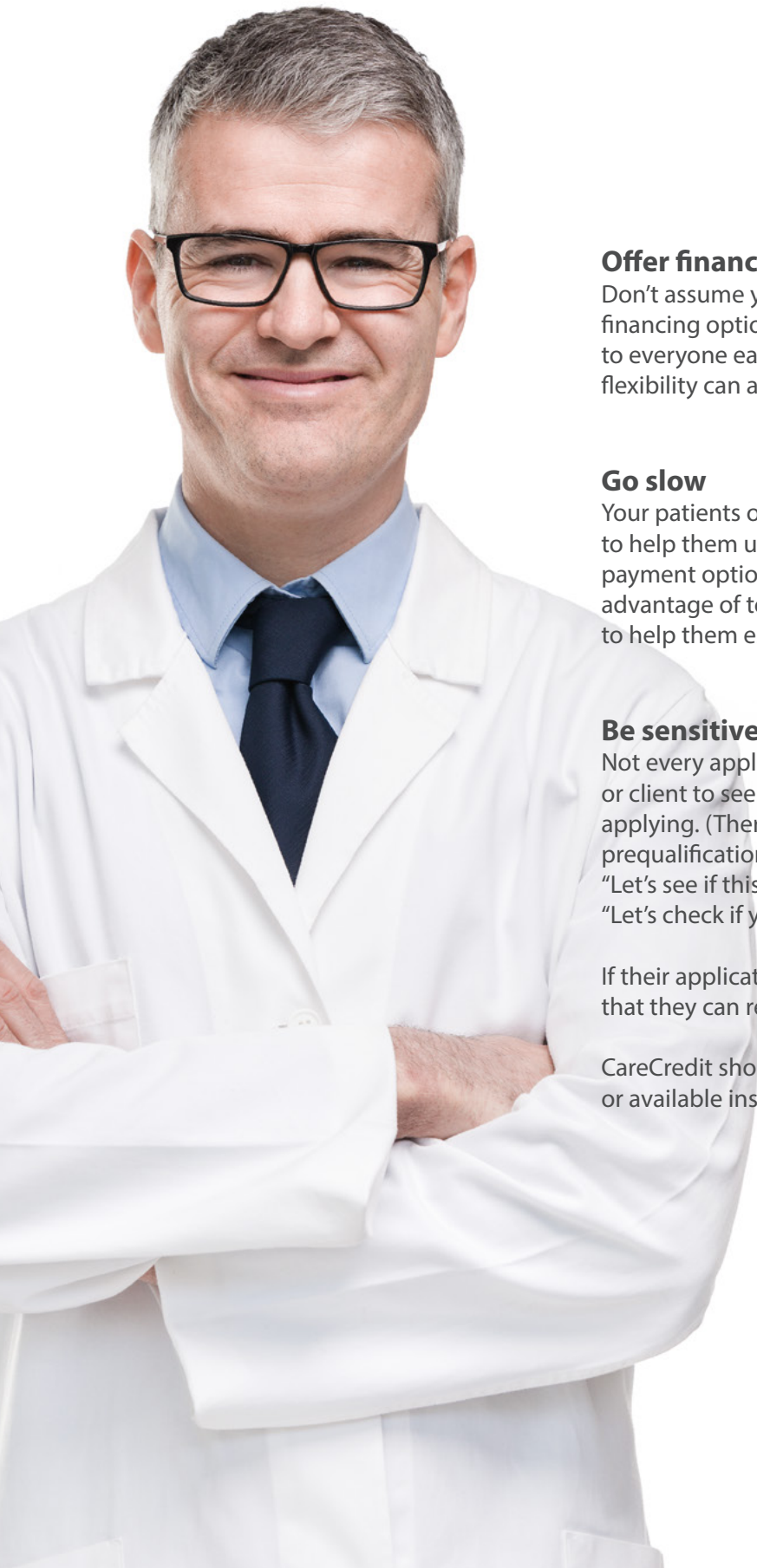


FAQs





5. Tips for a smoother conversation



Offer financing to everyone

Don't assume your patients or clients know about their financing options. Be transparent and offer CareCredit to everyone early in the care process. (Offering financial flexibility can also help you build trust and patient loyalty.)

Go slow

Your patients or clients may need you to repeat information to help them understand their financial responsibility and payment options. Allow time for questions and take advantage of tools such as CareCredit's Payment Calculator to help them estimate monthly payments.

Be sensitive

Not every applicant will be approved. Encourage your patient or client to see if they prequalify on [carecredit.com](https://www.carecredit.com) before applying. (There's no impact on their credit score for prequalification.) Show your understanding by saying, "Let's see if this is a good option for you" rather than, "Let's check if you're approved."

If their application is declined, let your patient or client know that they can reapply with a joint applicant if they'd like.

CareCredit should not be offered in lieu of financial assistance or available insurance.



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6. Frequently Asked Questions

How is CareCredit different than a general-purpose credit card?

CareCredit is a dedicated health, beauty and wellness credit card that patients can use to pay for care and reserve their general-purpose credit cards for other expenses.

What kind of care can the CareCredit credit card be used to pay for?

Patients can pay for labs and diagnostics, women's health, imaging, orthopedics, primary care, weight loss, dental care, vet care and more.

Can cardholders use their CareCredit credit card on behalf of someone else?

Once patients have CareCredit, they can use it over and over for themselves, their family and even their pets—without reapplying. (As long as they have available credit.)

If you ever need help with how to introduce CareCredit, call us at 800-859-9975, select option 1, then 6, Monday-Friday, 8:00am – 6:30pm EST or visit our [toolkit](#)



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