

How to Talk About Financing



55%
of consumers

said they want to know payment options before going to the appointment.¹

When you offer the CareCredit healthcare credit card as a payment option to everyone, you can help more of your patients take advantage of flexible financing — plus help streamline the financial experience for you — and them.

Starting the financial conversation is easier than you think!



Offer financing to everyone.

Don't assume your patients know about their financing options. Plus, offering cost transparency and the option to pay over time can help you build trust and satisfaction.



Be upfront from the start.

Start the payment conversation and share your Custom Link and QR code with your patients to see if they prequalify, apply or learn more about CareCredit on their own. Mention financing options when scheduling appointments, during check-in and check-out, on the patient forms, and on your website and social media.



Explain their options.

Make sure your patient are aware of **all** available financing options, so they can choose the option that best fits their needs and budget. They can learn more via your Custom Link or QR code or by reviewing your in-office materials, such as the CareCredit financing brochure.



Get your Custom Link and QR code: carecredit.com/customlink

Questions? Call 800.859.9975 (option 1, then 6)
Visit carecredit.com/providercenter/

¹Healthcare Journey Research Consumers and Providers, Synchrony, 2023.

Explain how it works.



If approved, your patients can use the CareCredit credit card again and again at your practice and at more than 285,000 provider and retail locations nationwide without having to reapply.

- ▶ When paying for care, they can use all or part of their available credit.
- ▶ Their credit limit can be increased if they qualify for a higher amount.
- ▶ Available promotions may vary by provider.

*Illustrative example**



* Assumes promotional financing option was used with purchases paid off within promotional period and minimum monthly payments were made by due date.

Follow Their Cues.

Your patients may need you to repeat information to help them understand their financial responsibility and payment options.

Allow time for a thorough financing conversation and take advantage of tools such as CareCredit's Payment Calculator to estimate monthly payments.

Provide Answers.

Visit CareCredit's Provider Center or call **800.859.9975 (option 1, then 6)** to help answer any questions your patients have.

If you can't answer a question right away, you can offer to follow up with them once you have the information, or provide your Custom Link or QR Code so they can learn more about CareCredit on their own.

Be Sensitive.

Let your patients know they can check if they prequalify before applying. Offer a positive message such as, "You can see if you prequalify for the CareCredit credit card if you are interested."

If the application is declined, let your patient know they can reapply with a joint applicant or use another payment option.