

How to Talk About Financing



55%
OF CARDHOLDERS

say they would have postponed or decreased their procedure's scope if CareCredit was not available.¹

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

Starting the financing conversation is easier than you think! These tips can help you make it a natural part of serving your patients or clients every day:



Offer financing to everyone.

Don't assume they know about their financing options. Being transparent about financing can also 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 or clients so they can see if they prequalify, apply or learn more about CareCredit on their own. Mention financing options when scheduling appointments, during check-in and checkout, on forms and on your website and social media.

Get your custom link and QR code: carecredit.com/customlink



Explain their options.

Make sure everyone is aware of all available financing options, so they can choose the promotion 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 brochure.

Questions? Call 800-859-9975 (option 1, then 6) • Visit carecredit.com/providercenter

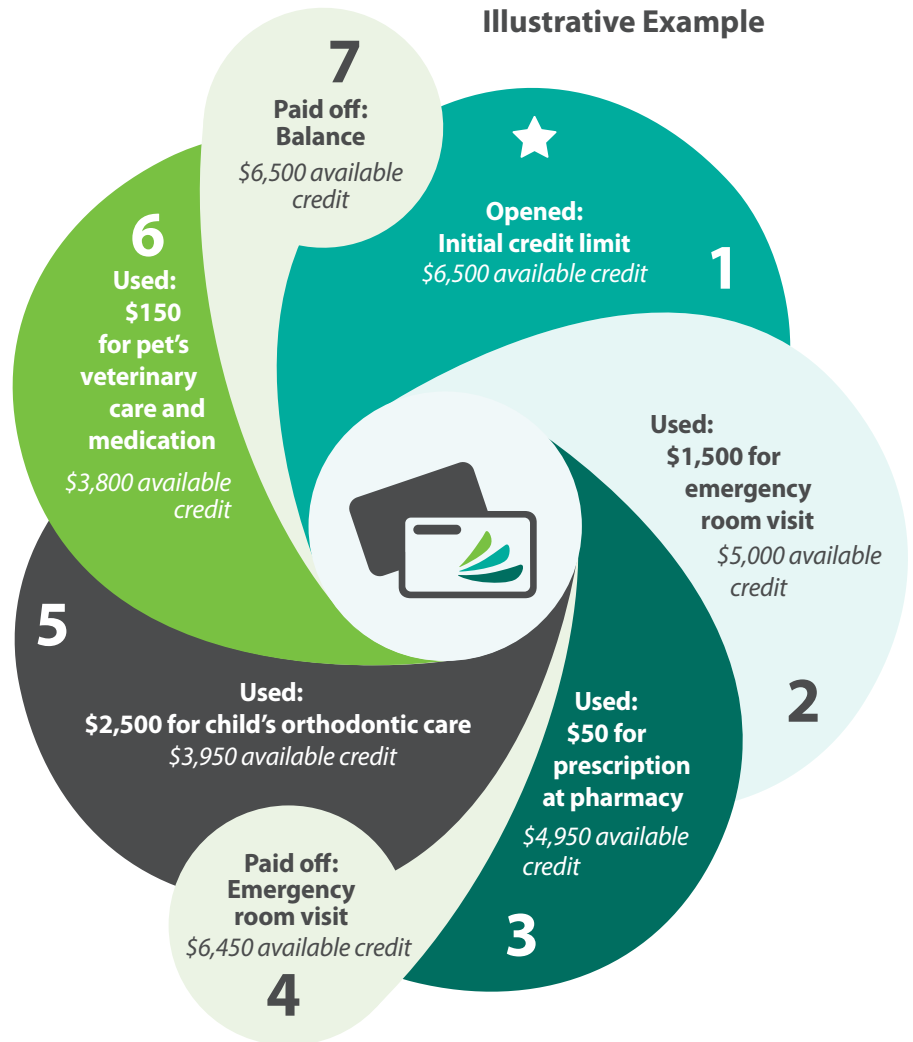
¹ CareCredit Cardholder Engagement Study, 2023.

Explain how it works.

The CareCredit health and wellness credit card can be used at more than 266,000 provider and retail locations nationwide. Cardholders can use it for their whole family* 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



Follow their cues.

Some people 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 or financing brochures to help estimate monthly payments.

Be sensitive.

Not every applicant will be approved. Let everyone know they can see if they prequalify before applying. Offer a positive message such as "You can see if you prequalify for the CareCredit credit card with no impact to your credit score."

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

Provide answers.

Visit CareCredit's Provider Center or call **800-859-9975 (option 1, then 6)** to help answer any questions they may have.

If you can't answer the question right away, you can share the financing brochure with them or provide your custom link or QR code so they can learn more about CareCredit on their own.

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*Subject to credit approval.