



## Patient Financial Conversations for Cosmetic Surgery Practices

**Scripts & Tips** that help make it easier to discuss cost and payment solutions so patients can move forward immediately with cosmetic surgery or minimally invasive procedures they want or need.

Cost concerns may be holding your patients back from getting the cosmetic procedure they want or need to help them look and feel their best. The opportunity to pay over time with promotional financing may help more patients move forward with your recommendation. Here are some ways to incorporate financing during key conversations with patients.

## Before the Consultation

### TIP 1

**Let patients know promotional financing is available when they call to schedule their consultation. This can help them start thinking about how paying over time can help them get the procedure(s) they want.**

#### Over the Phone

##### PATIENT

“How much do you charge for breast augmentation?”

##### PRACTICE

“The cost for breast augmentation at our office ranges between \$XXXX and \$XXXX and varies based on your specific needs and desired outcome. We accept the CareCredit credit card with financing options available to help you pay over time. You can explore your options, ask questions and get an estimate for your procedure during one of our complimentary consultations. Can I schedule your consultation today?”

## During the Cost Conversation

### TIP 2

**In addition to the total cost, give patients an estimate of what their monthly payment may be with the CareCredit credit card, so they can see how your recommendation can fit their budget. You can do this by using the online payment calculator or patient financing brochure to show estimated monthly payments and disclosures to the patient. This could help them move from contemplating the procedure to scheduling.**

##### PRACTICE

“I’m glad you’re happy with the surgeon’s recommendation. You’re going to love the way you look and feel! The total cost for your procedure is \$XXXX. With promotional financing options using the CareCredit credit card, your estimated monthly payment could be \$XXX. Would you like to learn more about this option or see if you prequalify with no impact to your credit bureau score?”



Use the online payment calculator or patient financing brochure to show estimated monthly payments and disclosures to the patient. Both are available at [carecreditprovidercenter.com](https://www.carecreditprovidercenter.com).



Direct patients to see if they prequalify (no impact to their credit bureau score) and apply by scanning your custom QR code with their mobile device. If they’re not ready to apply today, give them a patient brochure to take home. You can also include your custom link on your website so they can apply at their convenience.

## Addressing Concerns About Cost & Financing

### TIP 3

If the patient is hesitant about financing, your response could help them move forward. Remind them that the CareCredit credit card can be used to pay for copays, deductibles, and out-of-pocket costs for reconstructive surgery; prescriptions; cosmetic surgery; skincare products; or minimally invasive treatments to maintain their look.

#### PATIENT

“I really want this procedure, but I just don’t have room in my budget right now.”

#### PRACTICE

“We want to help you look and feel your best, which is why we accept the CareCredit credit card. It’s a health and wellness credit card that includes promotional financing to help you fit the procedures you want or need into your budget.”

#### PATIENT

“I already have a credit card. How is this different?”

#### PRACTICE

“With the CareCredit credit card, promotional financing is available on purchases of \$200 or more. If you’re approved, you can use it again and again to pay over time for additional procedures at our office, such as minimally invasive procedures or other cosmetic surgery. You can also bundle skincare products with your procedure into one convenient monthly payment. It can also be used to pay for copays, deductibles and other out-of-pocket costs not covered by your insurance. Would you like to learn more about CareCredit or to see if you prequalify with no impact to your credit bureau score?”

## Handling Patients Not Yet Ready to Schedule

### TIP 4

If the patient needs more time to think about the procedure, be empathetic and have a strong follow-up plan. Remind them of their desired outcome and how good they’ll feel after, as well as how financing can help make it possible.

#### PATIENT

“I need to think it over.”

#### PRACTICE

“We know this is a big investment and you need time to think it over. We believe you’ll love the way you look and feel after. Here’s the full recommendation from the surgeon, as well as additional information about post-care. If cost is a concern, you can visit our website to see if you prequalify (no impact to your credit bureau score) and to apply directly for the CareCredit credit card. To help make sure you have all the answers you need, would you mind if we followed up in a few days?”

## Show Off the Benefits of Promotional Financing

Make sure patients know you accept the CareCredit credit card. Display a window cling at your front door; have patient brochures handy at the front desk; place tent cards in waiting areas; or print and display your custom QR code in your consultation room. This way, patients can see if they prequalify (no impact to their credit bureau score) and then quickly and easily apply from their mobile device. To order promotional items for your practice, log in at [carecreditprovidercenter.com](https://carecreditprovidercenter.com).



## Prequalify, Apply and Pay the Contactless Way

With your CareCredit custom link, patients can see if they prequalify (no impact to their credit bureau score), apply and pay all in one place. Get yours at [carecredit.com/customlink](https://carecredit.com/customlink).

### Questions?

Call 855-860-8996 Visit [carecredit.com](https://carecredit.com)

