

## 4 Easy Tips with Simple Scripts

Have easy discussions about cost and financing options to help patients move forward immediately with the procedures they need and want.

A woman with dark, curly hair, wearing a dark blue blazer over a white collared shirt, is smiling warmly at a patient. The patient's back is to the camera, showing blonde hair. They are in a bright, modern setting, possibly a clinic or office. A glass of water and some papers are on a table in the foreground.

# Patient Cost Conversations *Made Easy*

# Let's talk easy cost convos

How you talk about financing can make all the difference. Proactively engaging with your patients about their options can help them overcome cost concerns that may be holding them back.

## TIP MENU

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### QUICK SCRIPTS

Easy sentences to work into your financial conversations with patients



### TIP 1

#### Lead with flexible financing

Share that you offer financing with every patient before and during their appointment



### TIP 2

#### Don't let cost be a barrier

Be up front about cost and financing options for routine and premium vision care options



### TIP 3

#### Help overcome hesitancy about financing

Show sensitivity to patients' concerns to help them feel comfortable moving forward



### TIP 4

#### Follow up and follow through

Work with patients who need time to consider before they commit



# Quick scripts

Here are a few simple phrases about financing with the CareCredit health and wellness credit card you can use when talking with patients.



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## WHAT IT IS

CareCredit is a credit card that offers promotional financing for out-of-pocket health and wellness expenses.

”

“

## WHAT IT DOES

If approved for CareCredit, you can pay for your treatment over time which can help fit the total cost into your monthly budget.

”

“

## HOW A PATIENT CAN SEE IF THEY PREQUALIFY

If you're interested in financing, you can see if you prequalify for the CareCredit credit card with no impact to your credit score.

”

“

## THE BENEFIT OF REVOLVING CREDIT

If approved for a CareCredit credit card, you don't have to reapply to use it to pay for treatments or procedures in the future.

”

“

## WHEN A PATIENT HAS INSURANCE

If approved, you can use CareCredit to help pay for out-of-pocket costs not covered by your insurance.

”

“

## THE SIMPLICITY OF APPLYING

It only takes a few minutes to apply. In fact, you can do it from your smartphone and you'll receive a credit decision immediately.

”

“

## THE UTILITY OF CARECREDIT

CareCredit can be used to pay for other health and wellness wants and needs at more than 266,000 provider and select retail locations, such as dentistry, dermatology and veterinary care.

”

# TIP 1

## Lead with flexible financing

Letting every patient know that flexible financing is available before their consultation can help them be more receptive to recommended procedures.

# 55%

of ophthalmology patients surveyed research costs.<sup>1</sup>



OVER THE PHONE

**PATIENT**

How much do you charge for LASIK?

**PRACTICE**

Our price for LASIK can vary based upon your specific vision and the correction needed. We offer a complimentary consultation so you can learn what type of procedure you're a candidate for.

We accept a variety of payment options including the CareCredit healthcare credit card. If approved, it comes with flexible financing that allows you to pay with convenient monthly payments. The first step is to meet with the doctor. We have an opening next Monday afternoon. Would that day work for you?

AT CHECK-IN

**PRACTICE**

Thanks for coming in. The doctor will be with you in a moment. While you are reviewing treatment options with the doctor, keep in mind that we do accept the CareCredit health and wellness credit card. Would you like to review some information about it while you wait?



**NOTE:** With CareCredit resources for your website and social media, patients can learn about and apply for CareCredit before they visit your practice.

BEFORE THEY LEAVE

**PATIENT**

I'm ready to schedule my procedure.

**PRACTICE**

That's great! I can get your procedure scheduled right now. Did you know we offer flexible financing with the CareCredit health and wellness credit card? If you're approved, you can use it pay for your care over time. Would you like to learn more about this option?



**NOTE:** Patients may not always ask about financing. Build trust and satisfaction by letting them know you offer a way to pay over time.

# Only 35%

of ophthalmic patients surveyed save or budget for their surgery.<sup>1</sup>

BACK TO MENU

## TIP 2

### Don't let cost be a barrier

Patients shouldn't settle when it comes to their vision, so make sure they know you offer a way to pay for their procedures.



#### EMPOWER PATIENTS WITH CLEAR FINANCING OPTIONS

##### “ PRACTICE

The total cost for this procedure is \$XXXX. If you are approved, the CareCredit credit card offers promotional financing for XX months on purchases of \$200 or more. Minimum monthly payments are required. Would you like to learn more and see monthly payment options?

#### SHOW PATIENTS THEIR ESTIMATED MONTHLY PAYMENT



**NOTE:** Use the [online payment calculator](#) or the patient financing brochure to show estimated monthly payments and disclosures to the patient. Both are available on [Provider Center](#).

#### HELP PATIENTS MOVE FORWARD WITH PREMIUM VISION TREATMENTS

##### “ PATIENT

My insurance won't cover the extra cost that comes with premium IOLs.

##### PRACTICE ”

Did you know we accept the CareCredit credit card? I have a QR code you can scan to see if you prequalify with no impact to your credit score. If you apply, you'll receive a credit decision right away. Would you like me to share it with you?

# 56%

of patients surveyed said they struggle to pay out-of-pocket costs.<sup>1</sup>

BACK TO MENU

## TIP 3

### Help overcome hesitancy about financing

If the patient is unsure about financing, this is a great opportunity to promote the advantages of CareCredit.

#### REINFORCE THE EASE OF THE APPLICATION PROCESS

##### “ PATIENT

How long will it take to apply?

##### PRACTICE ”

It only takes a few minutes. You can see if you prequalify with no impact to your credit score and if you're approved, you can apply right away.



**NOTE:** Have your custom QR code handy so the patient can quickly scan on their phone.

#### TELL THEM ABOUT CARECREDIT'S UNIQUE BENEFITS

##### “ PATIENT

I'm not sure I want another credit card.

##### PRACTICE ”

CareCredit is different from other credit cards because it's designed for a wide range of health and wellness wants and needs. If approved, you can take advantage of promotional financing options to help you pay for vision care as well as dental procedures, cosmetic treatments and veterinary visits at locations in the CareCredit network.

#### BE SENSITIVE WHEN ADDRESSING CREDIT CONCERNS

##### “ PATIENT

I'm worried that my credit isn't great.

##### PRACTICE ”

Even if you're not approved for the full amount, you may still be able to finance a portion of the cost. Also, if you're not approved at this time, you can always try again by applying with a joint applicant.





## TIP 4

### Follow up and follow through

If the patient needs more time to think about the procedure, be empathetic and have a strong follow-up plan.

#### “ PATIENT

I need to think it over.

#### PRACTICE ”

We realize this is a big decision and investment, but it's also one that can really enhance your life. Here is some information about the procedure and our practice for you to review when you have a moment.

If cost is a concern, here is a brochure with information about the CareCredit credit card. If you're interested, you can apply from home using the CareCredit application link on our website.

Would you mind if we follow up in a few days to address any additional questions?



## If you don't know the answer, call us!

Often, patients come prepared with a list of questions that aren't easy to answer in the moment. If you don't know the answer to a patient's question and you can't find the answer in this guide, offer to call us on their behalf at **800-859-9975**. They'll appreciate you caring enough to check. Plus, you'll know what to say to the next patient who asks.

### PUT CARECREDIT TO WORK EVERYWHERE YOU WORK



Inform patients about available financing before they enter your practice with a range of ready-to-use digital assets.



Integrate banners, pre-written copy, and custom links on your website, in emails, and on social media, allowing patients to apply from the comfort of their home.



Enhance in-person awareness by displaying wall clings, signs, and brochures during their visit to remind them of financing options.

Get access to all these resources and more at [carecreditprovidercenter.com](https://carecreditprovidercenter.com)

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