

# Cost talk toolkit: *Simple tips & scripts*

Help make cost conversations easier for your team and help more patients get the vision care they want and need.



 **CareCredit**  
a Synchrony solution



# Get the most from this kit

- Review the conversation examples with your team and use them in your practice.
- Print the FAQ and keep them handy for your team to reference.

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# Quick tips

Use these simple phrases to talk to patients about financing with the CareCredit health and wellness credit card.



## 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 eye care over time to help fit the total cost into your monthly budget.

## 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.

## PREQUALIFYING WITH NO CREDIT IMPACT

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

## 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 mobile device 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 285,000 provider and select retail locations, such as dentistry, dermatology and veterinary care.



## SCRIPT 1

### Before the Appointment

Mentioning promotional financing when scheduling patients' exams and consultations can empower them to move forward with care. They may also want to know that you accept the CareCredit credit card for everything you offer, from diagnostics to elective procedures.

#### PRACTICE 99

"You're all set, Mrs. Jones. You're on our appointment schedule for next week. Just so you're aware, we accept the CareCredit credit card as a way to pay over time."

#### PATIENT

"What's CareCredit?"

#### PRACTICE 99

"It's a credit card that offers people a way to pay for the healthcare they want and need. If approved, you can pay for your eye care and associated costs in convenient monthly payments. For purchases of \$200 or more, promotional financing is available. The card is also accepted at thousands of locations in the CareCredit network including dentists, dermatologists, veterinarians and more. Would you like information about the deferred interest promo financing option?"

# 80%

of consumers surveyed would consider financing eye care expenses<sup>1</sup>

# 54%

of consumers said they pay for vision care out of pocket<sup>1</sup>



<sup>1</sup>CareCredit Vision Care Industry Study, August 2025. CareCredit is a Synchrony solution.



## SCRIPT 2

### LASIK Consultations

Showing patients what their monthly payment could be can help them see how LASIK could fit into their budget. It may even empower them to move forward with scheduling the procedure.



#### PRACTICE 99

"The total cost for your LASIK procedure would be \$4,000. To help manage the cost, we accept the CareCredit healthcare credit card. On purchases of \$200 or more, CareCredit offers promotional financing with deferred interest if paid in full within 6 months. If approved, you can use the card to pay over time in convenient monthly payments. Would you like me to show you your estimated monthly payment if you used the CareCredit card with promotional financing?"



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

#### PATIENT

"That could work. Can I get some more information?"

#### PRACTICE 99

"Here's a QR code you can scan to learn more and see if you prequalify with no impact to your credit score. It's super easy to apply from your mobile device, and you'll receive a credit decision right away. I'll also share a URL if that's better for you.

# 64%

of consumers surveyed paid for LASIK out of pocket<sup>1</sup>



**NOTE:** Let patients know they can apply via your QR code or Custom Link from their phones or any in-practice devices. If they aren't ready to apply, give them the patient brochure to take home.



## SCRIPT 3



### Recommending Complete Care

Cataract patients may be able to upgrade to premium lenses—and more premium results—when they know you accept the CareCredit credit card as a way to pay for out-of-pocket costs.

#### “ PATIENT

"Will I be able to see without glasses after my cataract surgery?"

#### PRACTICE ”

"The standard lenses will help improve one aspect of your eyesight, typically distance vision. You may still need glasses for seeing at medium distances or for certain tasks, like reading. Premium lenses are designed to address multiple distances and help reduce your need for glasses."

#### “ PATIENT

"If I'll get better results, I'd like to go with premium lenses, but I'm concerned my insurance won't cover the additional cost. "

#### PRACTICE ”

"I completely understand. First, let's see what your insurance covers. If you have an HSA or FSA, you can use it alongside insurance, plus we accept the CareCredit healthcare credit card as a way to pay for out-of-pocket costs over time with budget-friendly monthly payments. On purchases of \$200 or more, CareCredit offers promotional financing with deferred interest if paid in full within 6 months. If approved, you can use the CareCredit card today and in the future for exams, eye drops and all of your vision care. A lot of patients find CareCredit helpful. Want to hear more?"

# ~\$3,100

average first purchase in an ophthalmology practice for a patient opening a CareCredit credit card

#### Important things to know about deferred interest:

- Interest will be charged to the account from the purchase date IF the promotional balance is not paid in full within the promotional period.
- Minimum monthly payments are required and may or may not pay off the promotional balance before the end of promotional period.
- Refer patients to full disclosure listed on the patient brochure or online Payment Calculator.





# RESOURCES

## Tools for Every Touchpoint

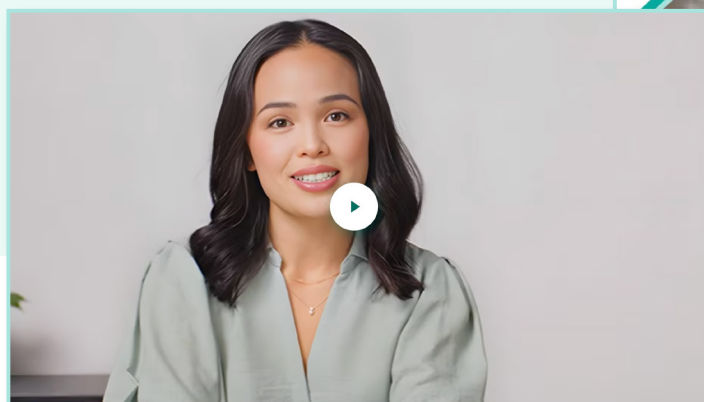
Whether you're talking to patients in person or online, CareCredit is here for you.

**WANT TO CONVERT MORE LASIK PATIENTS?** Watch how to debunk 3 LASIK myths.

**NEED HELP SHARING FINANCING?** Download ready-made social media posts.

**DEALING WITH CARE DELAYS OVER COST CONCERNS?** Show patients how the Payment Calculator can help patients understand how care could fit into their budget.

**LOOKING FOR OTHER TOOLS?** Check out the resource center for more!



Download these tools and more on our resource center.  
[www.carecredit.com/providers/ophthalmology/resources/](https://www.carecredit.com/providers/ophthalmology/resources/)



## FAQ

For provider use only. Do not share with patients/clients.

## Printable CareCredit FAQ

Keep this reference sheet handy to easily answer patients' most common questions about flexible financing for vision care.

### WHAT IS CARECREDIT?

CareCredit is a health and wellness credit card used by over 12 million cardholders to finance healthcare purchases. More than 285,000 locations are enrolled in the CareCredit network, and the CareCredit credit card can be used across more than 50 medical specialties, including vision, dentistry, veterinary, cosmetic, hearing and more. CareCredit offers promotional financing on purchases of \$200 or more, and, if approved, patients can pay over time for healthcare services and products they want and need.

### CAN I COMBINE PAYMENTS WITH MY INSURANCE?

Yes! If approved, you can use the CareCredit credit card to pay for costs not covered by insurance. For example, if your insurance covers only a portion of your vision care costs, use the CareCredit credit card for the remaining out-of-pocket expenses. You can also use it to upgrade to designer frames, get a second pair of glasses, or opt for a full year's supply of contacts.

### IS CARECREDIT LIKE AN HSA OR FSA?

No, CareCredit is a health and wellness credit card; however, if approved, you can use it alongside an HSA or FSA. For example, if contact lenses cost \$750, insurance may cover \$200. Then you could pay \$350 with your HSA or FSA and pay the remaining \$200 with your CareCredit health and wellness credit card and automatically unlock promotional financing.

### HOW DOES DEFERRED INTEREST WORK?

CareCredit offers promotional financing on purchases of \$200 or more. With deferred interest financing, cardholders make monthly payments and if they pay the promotional balance in full within the promo period they won't be charged interest. If they don't, interest that has accrued from the purchase date will be charged.

### CAN I USE CARECREDIT FOR ELECTIVE PROCEDURES?

Yes! If approved, you can use the CareCredit credit card for anything we offer in our practice, such as dry eye treatments, refractive surgeries, premium intraocular lenses and more.

### HOW CAN I APPLY FOR A CARECREDIT CARD?

In just minutes, see if you prequalify by using our practice QR code or URL, or by visiting [carecredit.com/apply](https://carecredit.com/apply). If approved, we can immediately process your transaction using your new account.

<sup>1</sup>Synchrony Health & Wellness Analytics June 2024–June 2025.

<sup>2</sup>Nearly 80% of deferred interest transactions across Synchrony (incl. CareCredit) are paid off before interest is assessed. Synchrony Analytics 2025.



## EFFICIENCY ALERT:

CareCredit integrates with key practice software and solutions like Solutionreach, CoFi, and Promptly so you can process patient transactions in seconds without leaving your desk. No need to log into CareCredit Provider Center. Simply use existing platforms for seamless CareCredit payment processing that helps reduce friction and increase patient satisfaction.



**35+ years in patient financing**



**90% of approved cardholders who apply via prodder QR code or custom link make a transaction<sup>1</sup>**



**Majority of CareCredit cardholders pay their balance in full within the promotional period, avoiding paying interest<sup>2</sup>**