

# Cost talk toolkit: *Simple tips & scripts*

Help make cost conversations easier for your team and help more patients get the vision care and eyewear 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 FAQs and keep them handy for your team to reference.

## CONTENTS

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Click below to jump to each section.



# Quick tips

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



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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 eyewear and 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 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 285,000 providers and select retail locations, such as dentistry, dermatology and veterinary care.

”



## SCRIPT 1

### Before the Examination

Mentioning promotional financing when scheduling patients' appointments can empower them to purchase eyewear when they're in your clinic. They may also want to know that you accept the CareCredit credit card for all of your services from routine exams to dry eye treatment and more.



### OVER THE PHONE

#### OFFICE ”

"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?"

#### OFFICE ”

"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 eyewear 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?"

# 90%

of approved cardholders who apply via provider QR code or custom link make a transaction\*



## SCRIPT 2

### During Eyewear Selection

Showing patients what their monthly payment could be can help them see how eyewear and care could fit into their budget. It may even encourage them to purchase designer frames or a second pair.

#### “ PATIENT

"I think I like these the best, but it's a bit more than I was planning on spending."

#### OFFICE ”

"Those look great on you. To manage costs, we offer flexible financing. Have you heard of the CareCredit healthcare credit card?"

#### OPTION 1 ”

"I can show you the estimated monthly payment if you used the CareCredit credit card with promotional financing to purchase them today."



**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](#).

#### OPTION 2 ”

"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 purchase your eye care and eyewear today and pay over time in convenient monthly payments. You can apply in minutes from your mobile device and get a decision right away. Would you like information about that?"



**NOTE:** Let patients know they can apply via your QR code or custom link from their phones or any mobile device. If they aren't ready to apply, give them the patient brochure to take home.

#### 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 the promotional period.
- Refer patients to the full disclosure listed on the patient brochure or online payment calculator.





## SCRIPT 3

### Recommending Complete Care

From treatments and yearly exams to glasses and contacts, the cost of eye care can add up. Flexible financing can help patients get the care they want and need.

#### “ OFFICE

"Mrs. Jones, do you want to get your new glasses, contacts and dry eye drops today?"

#### PATIENT ”

"Yes...but how much is all of this going to cost? I have vision insurance and a little in my HSA but not a lot."

#### “ OFFICE

"Let's see what your insurance covers. Your HSA will help, and we also accept the CareCredit healthcare credit card. If approved, you can use it today and in the future for exams, glasses, contacts, eye drops—all of your vision care. A lot of patients find CareCredit helpful. Want to hear more?"

# ~\$700

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





# RESOURCES

## Tools for Every Touchpoint

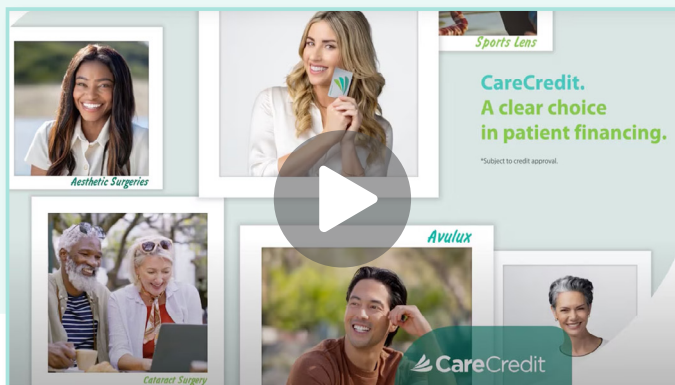
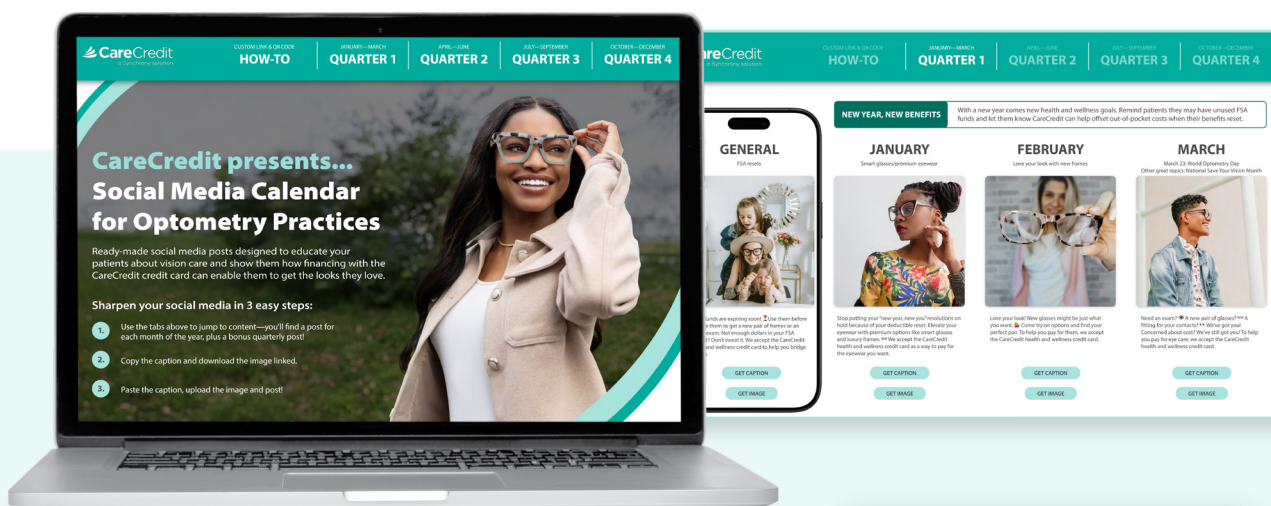
Whether you're talking to patients in person or online, CareCredit is here for you.

**JUST GETTING STARTED?** Hear from other providers about how they use CareCredit.

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

**DEALING WITH CARE DELAYS OVER COST CONCERNS?** Show patients how care could fit into their budget with the Dry Eye Cost Worksheet.

**NOT SEEING WHAT YOU NEED?** Check out the resource center to explore more!



### Dry Eye Cost Worksheet

**Dry Eye Symptoms**

- ☐ Discomfort/Itch
- ☐ Burning or stinging sensation
- ☐ Excessive tearing (watery eyes)
- ☐ General eye discomfort
- ☐ Eye that becomes watery throughout the day
- ☐ Vision Issues
- ☐ Eye or eye feeling sore
- ☐ Difficulty with night driving
- ☐ Light sensitivity
- ☐ Excessive tearing/moisture eyes
- ☐ Reddened eyelids
- ☐ Situational Triggers
- ☐ Symptoms worse in windy conditions
- ☐ Symptoms worse in dry environments
- ☐ Contact lens discomfort or inability to wear
- ☐ Morning eye discomfort
- ☐ End of day eye discomfort
- ☐ Other:

**Treatment Benefit Goals**

- ☐ Immediate Relief
- ☐ Reduced discomfort and irritation
- ☐ Increased burning and stinging
- ☐ Improved vision/less tearing/body sensation
- ☐ Visual Improvement
- ☐ Reduced vision throughout the day
- ☐ No tearing with extended screen use
- ☐ Improved night vision/driving comfort
- ☐ Long-term Health
- ☐ Protection of eye surface from damage
- ☐ Prevention of dry eye progression
- ☐ Prevention of further eye involvement
- ☐ Lifestyle Enhancements
- ☐ Reduced uncomfortable contact lens wear
- ☐ Reduced dependency on eye drops
- ☐ Improved comfort in challenging environments (AC, windy conditions, etc.)
- ☐ Better ability to engage in digital activities
- ☐ Other:

**Your Path to Dry Eye Relief**

The treatment plan outlined below addresses your specific symptoms by targeting the underlying causes of your discomfort and helping restore your eye's natural moisture.

**Customized Treatment Plans**

Based on your symptoms, we recommend one of the following plans and the total cost of each.

Option 1	Cost
Option 2	Cost
Option 3	Cost

**Dry Eye Treatment Payment Options**

To help you pay for out-of-pocket costs not covered by insurance, we accept the CareCredit health and wellness credit card. If approved, you can pay over time, with 0% financing for up to 12 months. Plus, you can see if you qualify with no impact to your credit score at CareCredit.com.

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Please call this number or come in if you have questions about your eye health. We're here to help you see clearly and feel more comfortable every day.

**Notes/Details**

**Next Steps/Recommendations**

**Payment Calculator**

For other amounts, visit [carecredit.com/payment\\_calculator](https://carecredit.com/payment_calculator)

12 Months Suggested Monthly Payment
\$167
\$209
\$250
\$292
\$334
\$375
\$417
\$459
\$500
\$542
\$584

**Payment Calculator**

For other amounts, visit [carecredit.com/payment\\_calculator](https://carecredit.com/payment_calculator)

\*Subject to credit approval. Minimum monthly payments required. See CareCredit.com for details.

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



## FAQS

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

## Printable CareCredit FAQs

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, you can pay over time for healthcare services and products you 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. You could pay \$350 with your HSA or FSA, then 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 SUNGLASSES?

Yes, if approved, you can use the CareCredit credit card for anything we offer in the practice, including sun, sport and smart glasses.

### HOW CAN I APPLY FOR A CARECREDIT CREDIT 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.

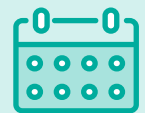
<sup>1</sup>Synchrony Health & Wellness Analytics June 2024–June 2025.

<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 provider 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>**