



Wellcare Spendables® Card FAQs

General information and how to use the Wellcare Spendables Card:

What is the Wellcare Spendables card?

The Wellcare Spendables card is a pre-loaded debit card offered to eligible Centene Medicare Advantage members, providing funds for specific health-related expenses. The card can be used at participating retailers for eligible* over-the-counter (OTC) items, healthy foods, and more. Starting in January 2026, the card can be used to pay for eligible* out-of-pocket dental, vision and hearing expenses.

Why should I accept the Wellcare Spendables card?

New in 2026, Wellcare members will be able to use their Medicare Advantage Wellcare Spendables card to pay for eligible* out-of-pocket dental, vision and hearing expenses. With nearly 1 million Wellcare Spendables cardholders**, this new capability allows them to access additional funds to move forward with your recommended care.

Can the Wellcare Spendables card be swiped on my credit card terminal?

No, this can only be processed in CareCredit's Provider Center by selecting the correct transaction type then manually entering in the account information. Step-by-step instructions will be available in January.

What is CareCredit?

CareCredit is a dedicated health and wellness credit card with special financing options, offering patients a way to pay over time for the care they want or need. CareCredit is accepted at over 285K+ locations nationwide.

Once you're enrolled with CareCredit, you'll be able to opt-in to accept the Wellcare Spendables card and process payments, starting in January 2026.

Enrollment and Opt-in Process:

I don't currently accept the CareCredit credit card. How do I process payments with the Wellcare Spendables card?

In order to process payments with the Wellcare Spendables card, you have to enroll to accept CareCredit. Not sure what CareCredit is? Learn more at carecredit.com/providers or call us at 800-300-3046, and select Option 5 to enroll.

**Why should I enroll to accept CareCredit?**

By accepting the CareCredit credit card, you're empowering patients to move forward with care. CareCredit offers special financing that cardholders can use again and again to pay over time for many types of care at enrolled locations nationwide – and there's no need for them to reapply. And, you get paid within two business days! Additionally, in order to accept the Wellcare Spendables card, you'll need to be a CareCredit enrolled provider.

If my practice already accepts CareCredit, do I need to take any action now to accept the Wellcare Spendables card?

Starting in January 2026, when you log into CareCredit's Provider Center at carecreditprovidercenter.com, a small box will appear asking if you want to enroll (opt-in) to accept the Wellcare Spendables card. With a few clicks, you'll be able to view the terms and pricing, complete the opt-in and process the card immediately.

Once I opt-in to accept the Wellcare Spendables card, will I be able to process payments immediately using the Wellcare Spendables card?

Yes, once you opt-in to accept the Wellcare Spendables card, you'll be able to process payment immediately.

*For questions about coverage or limits, contact your Third Party Administrator (TPA).

**Throughout the United States.