



Great Patient Financial Conversations

Scripts & Tips that make it easier to discuss cost, options and payment solutions so patients can get the vision care and vision wear they want and need while in your practice.

Before the Examination

Patients want clear vision and healthy eyes. And many would prefer to leave your practice having purchased the eyewear that makes them look and feel good. Yet consumers may be more budget conscious right now, and the opportunity to pay over time with promotional financing may enable more patients to move forward with:

- ▶ An immediate in-practice purchase
- ▶ Quality frames and lenses
- ▶ Eye care and eyewear for the whole family

TIP 1

Letting patients know about promotional financing options early in the conversation can help them be more receptive to purchasing their eyewear while in the practice. Many may also be interested to know they can use the CareCredit credit card for other types of services.

SCRIPTING SAMPLE

OFFICE

“Welcome to the practice, Mrs. Jones. The doctor is running on time, so it will only be a few minutes. As you are probably expecting, we are implementing additional health safety measures. Feel free to browse our great frame selection before your examination, but we are asking that you refrain from touching or trying them on. After your examination, we will help you with your selection. A lot of patients are looking to pay over time for their eyewear with promotional financing. Remember, as you’re looking at the frames, we do accept the CareCredit credit card.”

PATIENT

“What’s CareCredit?”

OFFICE

“CareCredit is a healthcare credit card that offers promotional financing on purchases of \$200 or more. If approved, you can use it to purchase your eye care and eyewear today and then pay monthly. Many of our patients use it here and also for their dental, veterinary and many other healthcare needs. Would you like to learn more?”

TIP 2

During Eyewear Selection

Giving patients an idea of what their monthly payment may be and how the eye care and eyewear they really want may fit into their family budget can help you avoid discounting and expand their product selection.

SCRIPTING SAMPLE

PATIENT

“I think I like these the best, but it’s a bit more than I was planning on spending.”

OFFICE

“Great choice! Our goal is to help you get the frames and lenses you love. Have you heard of the CareCredit healthcare credit card?”

Option 1:

“I’d be happy to see how much your estimated monthly payment could be if you used a promotional financing option to purchase these today. In fact, it looks like your suggested monthly payment could be about \$XXX. Is that something you would like more information about?”

Note: Use the online payment calculator or the patient financing brochure to show estimated equal monthly payments and disclosures to the patient. Both are available on the provider center.

Option 2:

“On purchases of \$200 or more, CareCredit offers financing with deferred interest if paid in full within 6 months. Essentially, if approved, you can use it to purchase your eye care and eyewear today and pay monthly.”

Important things to tell patients about deferred interest:

- Interest will be charged to your account from the purchase date IF the promotional balance is not paid in full within 6 months.
- Minimum monthly payments are required and may or may not pay off the purchase before the end of promotional period.

“It only takes a few minutes to apply. In fact, you can do so from your smartphone and you’ll receive a credit decision immediately. Would you be interested in this option?”

Note: Direct patients to application process either via QR code or custom link on patient phone or any in-practice devices. If they are not ready to apply today, provide them the patient brochure to take with them.

When Patients Need Ongoing Eye Care

TIP 3

Being diagnosed with chronic vision conditions such as myopia and dry eye can be an unexpected and long term expense. Having a financing resource for ongoing care can be a solution for many patients.

SCRIPTING SAMPLE

OFFICE

“Mrs. Jones, the doctor has a great treatment plan for you.”

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 take a look at what your vision insurance covers, and your HSA will be helpful. But please know we also accept CareCredit, a healthcare credit card that, if approved, you can use for your ongoing vision care needs. It’s a financing resource many patients appreciate. May I tell you more about this option?”

Make the Benefits of Promotional Financing Easy to See

Even before patients enter the practice, let them know that financing is available. From small banners and copy to a custom link allowing patients to apply for credit and pay for services, ready-to-go digital assets fit seamlessly into your website, emails and social media. Once patients arrive for their visit, display glass clings, signs and brochures to remind them of their options. And when it’s time to apply, patients can do so quickly and privately from their smart device – while your staff continues to focus on patient care.



6 Month Promotional Financing Available

On qualifying purchases of \$200 or more made with a CareCredit credit card.

Promotional Financing Available

Subject to credit approval. Minimum monthly payments required. Ask for details.

6 Month Promotional Financing Available

On qualifying purchases of \$200 or more made with a CareCredit credit card.

Subject to credit approval. Minimum monthly payments required. Ask for details.

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