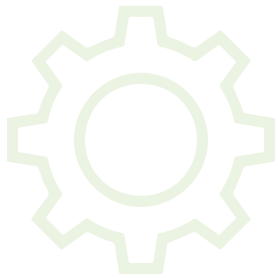


# Presenting Financing



# Presenting CareCredit



Talking about money and payment solutions doesn't always come naturally, but people want to know all of their options so they can choose what's best for them. In fact, **55% of Cardholders** say they would have postponed or decreased the procedure's scope if CareCredit was not available.\* When you present the CareCredit credit card as a payment option, you're helping them make an informed decision about their care. So, ensure you present CareCredit to everyone, every time.

\* Cardholder Engagement Study 2023

# Why Present Financing?



The CareCredit credit card gives Cardholders:

- A convenient way to pay for costs not covered by insurance, as well as copays, coinsurance and deductibles.
- Promotional Financing\* options with convenient monthly payments
- The ability to move forward with recommended care today
- A way to fit the cost of care into their monthly budget



# Financing Options



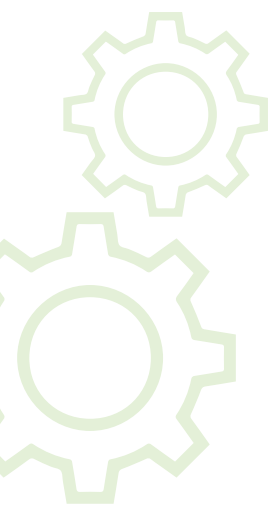
Choose options to suit the specific needs and preferences of your practice, and your patients or clients\*\*

Financing Options*	Minimum Purchase Amount
No interest if Paid in Full within 6, 12, 18 or 24 months	\$200+
Reduced APR with fixed monthly payments <ul style="list-style-type: none"><li>• 17.9% for 24 Months</li><li>• 18.9% for 36 Months</li><li>• 19.9% for 48 Months</li></ul>	\$1,000+
Reduced APR with fixed monthly payments 20.9% for 60 months	\$2,500+
Standard Account Terms	Less than \$200

\*Subject to credit approval. Minimum monthly payment required. See [carecredit.com](http://carecredit.com) for details.

\*\*You must offer at least one option for purchases of \$200 or more.

# When to Discuss Financing



The CareCredit credit card should be presented along with all other payment options to **every person, every time**. So, when they come in, remind them that financing is available. They may prefer it, and it could help you increase treatment acceptance.

There are **three great opportunities** to bring up financing:

1. At the beginning of the conversation
2. In the consultation room when the patient or client is considering care and when cost can become a concern
3. At checkout

## Tip:

Use the Payment Calculator on the Provider Website to show your patients or clients their estimated monthly payment so they can see how easily care can fit into their monthly budget.

# Explain How CareCredit Can Be Used



CareCredit is accepted at over 266,000+ provider and health-focused retail locations nationwide for care for the whole family, without having to reapply.

This includes retail healthcare, pharmacy locations and healthcare specialists that are part of the CareCredit Network.

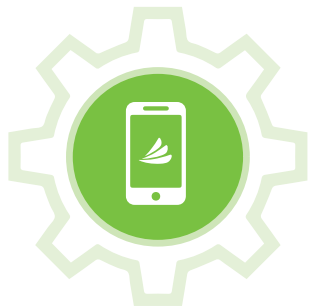
- At any one time, the patient can use all or part of their available credit limit
- Cardholders can request a credit limit increase

# Addressing Hesitations



## **“I don’t want another credit card.”**

“I understand, but CareCredit is different in that it’s a credit card designed for healthcare purchases and it offers special financing options on purchases of \$200 or more. Plus, you can use it for health, wellness and beauty expenses for your whole family, even your pets. If you’d like more information or to apply, you can scan this QR code with your mobile phone.”



## **“My credit isn’t great.”**

“You can apply in privacy on your own mobile device, if you’d like to try.”

# Addressing Hesitations



## **“I don’t want to pay interest.”**

“The CareCredit credit card offers deferred interest if paid in full within 6, 12, 18 or 24 months on purchases of \$200 or more. As long as you pay the entire promotional balance within the promotional period you agree to, CareCredit won’t charge accrued interest. This way, you can pay over time and still avoid paying interest as long as you make your minimum monthly payments by the due date each month. If you don’t pay the entire promotional balance within the promotional period, you’ll be charged the accrued interest, which accrues from the date of the original purchase at an APR of 32.99% for new accounts. Would you like more information?”

Note: Refer patients to the full disclosure listed on the patient brochure or online payment calculator.



## **“I’d prefer to make payments directly to you.”**

“Many patients and clients ask about sending a monthly payment to us. However, our accountant has found that extending credit through the practice adds cost. So, rather than raising our fees, we rely on CareCredit for patients who prefer to spread their treatment cost over time by making monthly payments. Would you like to submit an application?”



# Ways to Apply



## Patients and clients can apply for CareCredit:

- Via your software or CareCredit website\*
- Via your office's Custom Link. They can scan a QR code or visit a web address on their own device (Download your custom link at: [www.carecredit.com/customlink](http://www.carecredit.com/customlink)).
- By visiting [carecredit.com/apply](http://carecredit.com/apply) on their PC, smartphone or tablet (or downloading the CareCredit Mobile App).
- By calling **800-365-8295** to apply by phone (patient/client must be 21 or older).<sup>^</sup>

And for patients who have a CareCredit credit card, you can process transactions in your practice management software, on the website or via the terminal.

\* Except for providers in California who are prohibited under state law from submitting applications on behalf of patients for certain healthcare loans or lines of credit, including the CareCredit credit card.

<sup>^</sup> Must be 18 or older to apply. Must be 21 or older to apply by phone. Individuals should read a copy of the CareCredit Card Agreement before calling. Providers can provide this as needed, or individuals can access it at [www.carecredit.com/cardholderagreement](http://www.carecredit.com/cardholderagreement). 9

# Questions?

## Call:

800- 859-9975 (option 1, then 6)

## Visit:

### **Provider Website**

CareCredit.com/ProviderCenter

### **Provider Information:**

CareCredit.com/Providers