

How to Talk About Financing

89%

OF CONSUMERS

surveyed say they want to know their payment responsibility up front.¹



When you offer the CareCredit healthcare credit card as a payment option to everyone, you can help more of your patients or clients take advantage of flexible financing—plus help streamline the financial experience for you and them.

Starting the financing conversation is easier than you think! These tips can help you make it a natural part of serving your patients or clients every day:

Offer financing to everyone.

Don't assume your patients or clients know about their financing options. Plus, offering cost transparency and the option to pay over time can help you build trust and satisfaction.

Be upfront from the start.

Start the payment conversation and share your custom link and QR code for your patient or client to see if they prequalify, apply or learn more about CareCredit on their own. Mention financing options when scheduling appointments, during check-in and checkout, on patient or client forms, and on your website and social media.

Get your custom link and QR code: carecredit.com/customlink

Explain their options.

Make sure your patients or clients are aware of all available financing options, so they can choose the promotion that best fits their needs and budget. They can learn more via your custom link or QR code or by reviewing your in-office materials, such as the CareCredit brochure.

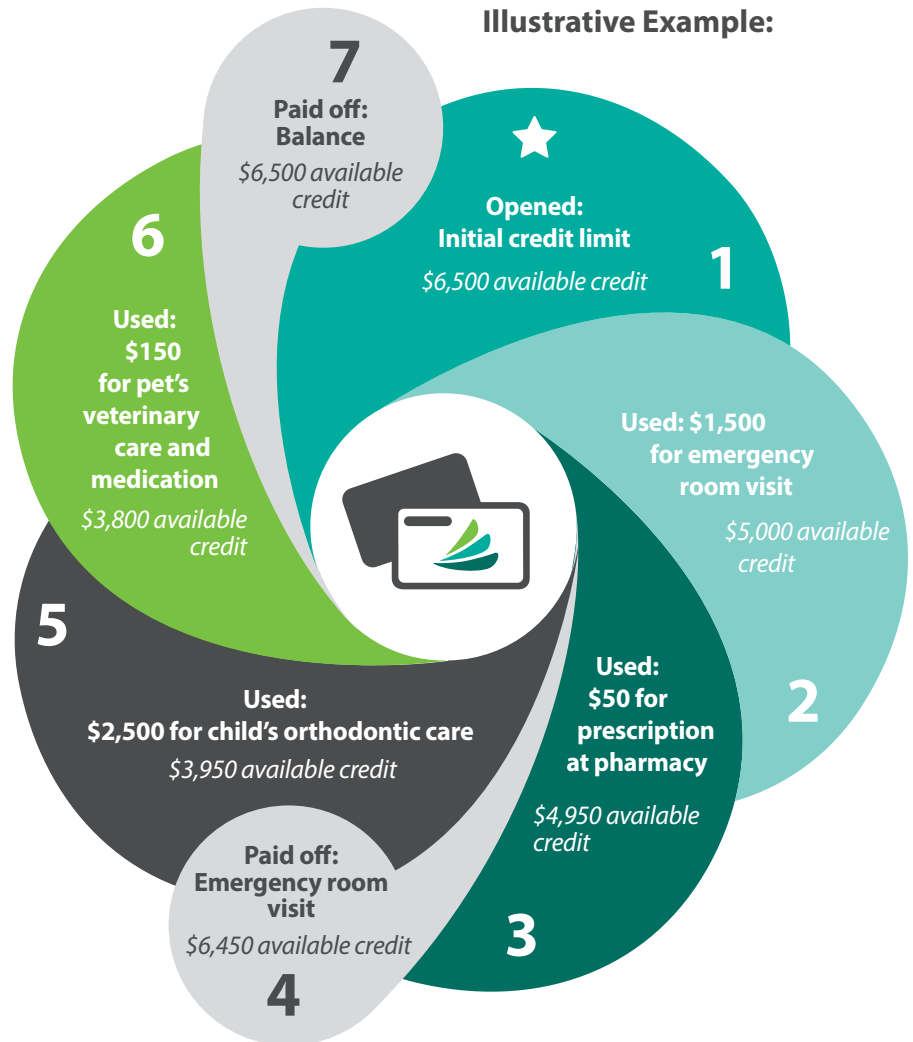
Questions? Call 800.859.9975 (option 1, then 6) • Visit carecredit.com/providercenter/

Explain how it works.

Your patients or clients can use the CareCredit credit card at more than 250,000 provider and retail locations nationwide for care for their whole family, without having to reapply.

- When paying for care, they can use all or part of their available credit.
- Their credit limit can be increased if they qualify for a higher amount.
- Available promotions may vary by provider.

Illustrative Example:



FOLLOW THEIR CUES.

Your patients or clients may need you to repeat information to help them understand their financial responsibility and payment options.

Allow time for a thorough financing conversation, and take advantage of tools such as CareCredit's Payment Calculator to help estimate monthly payments.

PROVIDE ANSWERS.

Visit CareCredit's Provider Center or **call 800.859.9975 (option 1, then 6)** to help answer any questions your patients or clients have.

If you can't answer a question right away, you can offer to follow up with them once you have the information, or provide your custom link or QR code so they can learn more about CareCredit on their own.

BE SENSITIVE.

Not every applicant will be approved. Encourage your patient or client to check if they prequalify before applying. Offer a positive message such as, "Let's see if this is a good option for you" rather than, "Let's check if you're approved."

If the application is declined, let your patient or client know that they can reapply with a joint applicant or use another payment option.