



Great Financial Conversations

Scripts & Tips that make it easier to discuss cost, options and payment solutions, so your patients can get the treatment or procedure they want and need without delay.

Patients depend on the right chiropractic treatment to help them enjoy better mobility and comfort while living life to the fullest. When insurance doesn't cover the full price of your recommended treatment, or out-of-pocket costs are a concern, patients could postpone their purchase, or even decide to do without.

Promotional financing with CareCredit can make it easier for people to move forward with a purchase now, while fitting payments into their monthly budget. These simple scripts can help you and your team talk about financing with confidence—and help more of your patients get the treatment they really want and need, today.



TIP 1

When greeting visitors Mention financing early

Letting patients know about promotional financing early in the conversation can help them be more receptive to considering all of their options. Many want to know about not only what treatment could work well for them, but also what all of their options may be for payment.

SCRIPTING SAMPLE

ASSOCIATE

“Hi! Welcome to Smith’s Chiropractic Clinic. You picked a good time to come in, as we are offering promotional financing with the CareCredit credit card if you prefer to pay over time for your purchase.”

PATIENT

“Oh, what’s CareCredit?”

ASSOCIATE

“CareCredit is a health, wellness and personal care credit card that offers promotional financing on purchases of \$200 or more. If approved, you can use it to purchase your treatment here today and then make monthly payments over time. Many of our customers use it here and also for other healthcare needs for themselves and their entire family. Would you like to learn more?”

Note: Provide the consumer with the CareCredit Promotional Financing brochure or refer them to carecredit.com for details.

TIP 2

While considering treatment

Break down the purchase into monthly payments

As patients compare the features and costs of different treatment plans, it is helpful to give them an idea of how a purchase could fit into their monthly budget. This information could expand the options they are considering and help them get the treatment they want and need.

PATIENT

"I think this is what I want, but it's a bit more than I was planning on spending."

ASSOCIATE

"Oh that's a great choice. Our goal is to help you get the treatment that is best for you. Many customers take advantage of promotional financing with the CareCredit credit card and pay over time with monthly payments?"

Option 1

"If you used a promotional financing option to purchase this today, your estimated monthly payment could be about \$XX. Is that something you would like more information about?"

Note: Use the online payment calculator or the patient financing brochure to calculate the estimated monthly payments and share disclosures. 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 treatment today and pay monthly."

Important things to tell customers 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 the promotional period.
- Refer patients to the full disclosure listed on the patient brochure or on-line payment calculator.

"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 customers to apply either via QR code or custom link on their own phone or a dedicated device in your location. If they are not ready to apply today, provide them with a CareCredit brochure to take with them.

TIP 3

When paying for treatment Share all payment options

When a patient is ready to make a purchase, they may appreciate learning about the benefits of financing, so they can choose the payment solution that best fits their budget. The option to pay over time may also give them the opportunity to purchase the full, recommended treatment plan.

SCRIPTING SAMPLE

ASSOCIATE

“Do you have a CareCredit credit card? If not, you can apply quickly and easily from your smartphone and will receive an immediate credit decision. If approved, you can use your account today.”

PATIENT

“I’m not sure if I need another credit card.”

ASSOCIATE

“Yes, that is understandable. CareCredit is different than other cards, because it’s a dedicated credit card for health, wellness and personal care. This leaves your other cards free for other needs, and you can use CareCredit at more than 240,000 locations in the U.S., including dentists, veterinarians, eye doctors and other specialists, and even health systems. Would you like to apply and see if it’s a good option for you?”

NOTE: For more tips on handling hesitations and talking about financing, visit the CareCredit Provider Center.

Sharing about financing before the visit

Even before patients come to your office, you can let them know financing is available online. From small banners and copy to a custom link allowing them to apply for credit and pay for treatment, CareCredit provides ready-to-go digital assets for your website, emails and social media.

Once patients arrive at your office, displaying window and counter clings, hang tags, signage, and brochures can help remind them of their options. And when it’s time to apply, they can do so quickly and privately from their smart device.

