

# Great Financial Conversations



## 4 Simple Scripts & Tips

that make it easier to discuss cost and financing options with the CareCredit credit card 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 — or having received the vision therapies or treatments they want and need. 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 during the initial phone conversation can help them be more receptive to purchasing eyewear once they arrive in the practice. Many may also be interested to know they can use the CareCredit credit card for other types of services such as dry eye and myopia management.

#### OFFICE

"You're all set, Mrs. Jones. You're on our appointment schedule for next week. Oh, and just so you're aware — because many patients like to pay for vision care and their eyewear over time with promotional financing — 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 immediately and then pay over time with convenient monthly payments. Many of our patients use it here and also at other CareCredit enrolled locations for their dental, veterinary and many other healthcare wants and needs. Is that something you would be interested in?"

*Continued* ▶

## During Eyewear Selection

### TIP 2

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 product selection, and may even help motivate patients to purchase a second pair.

**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 show you how much your estimated monthly payment could be if you used a promotional financing option to purchase these today."

*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 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 over time with convenient monthly payments."

#### **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 promotional balance before the end of promotional period.
- Refer patients to full disclosure listed on the patient brochure or online 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: Let customers know they can apply 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.*



## Helping Patients Pay for 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.

**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 wants and needs. It's a financing option many patients appreciate. May I tell you more about this option?"

# Make the Benefits of Promotional Financing Easy to See

**TIP 4**

Even before patients enter the practice, let them know that financing is available by adding information to 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 using your secure Custom Link while your staff continues to focus on patient care. You can learn more about the FREE tools and resources available in Provider Center.



**Our cardholders speak for themselves.**  
Hear more about their stories and others at [carecredit.com/reviews](http://carecredit.com/reviews)

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The CareCredit health and wellness credit card is a flexible way to pay for procedures, deductibles, co-pays and other out-of-pocket expenses not covered by insurance.

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See inside charts for more details or visit our payment calculator to quickly estimate your monthly payments.

**PAYMENT CALCULATOR**  
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\*Subject to credit approval. See [carecredit.com](http://carecredit.com) for details.

**Accepted at over 266,000** health and wellness providers and select retail locations nationwide.

Access tools and resources to help more of your patients get the vision care and eyewear they want and need at [www.carecredit.com/providers](http://www.carecredit.com/providers).

