

The CareCredit Vision Care Industry Study

# The opportunity that's waiting

A financing conversation can fill the  
gaps—for patients and your practice.





# See the possibilities— for you and them

How much are financial concerns shaping patients' decisions before they even walk through your door? What's keeping interested patients from moving forward? And what happens when financing enters the conversation?

The CareCredit Vision Care Industry Study sought answers to these questions. What follows are the results—and the opportunity they reveal.

## Study Methodology

The CareCredit Vision Care Industry Study was conducted by Ipsos on behalf of Synchrony in July 2025. The 20-minute online survey reached 2,000 U.S. consumers between the ages of 18 and 75 who are responsible for making their own eye care and vision-related purchase decisions. Parents with children under 18 also answered about their child's eye care.

## Table of Contents



**Patients trust you. Are they there to hear you?**



**Cost concerns are keeping patients away**



**Lost in the financing gap: Patients are ready to say yes**



**Optometry opportunity: You are the foundation**



**Ophthalmology opportunity: High-value decisions happen here**



**The conversation that brings patients in**



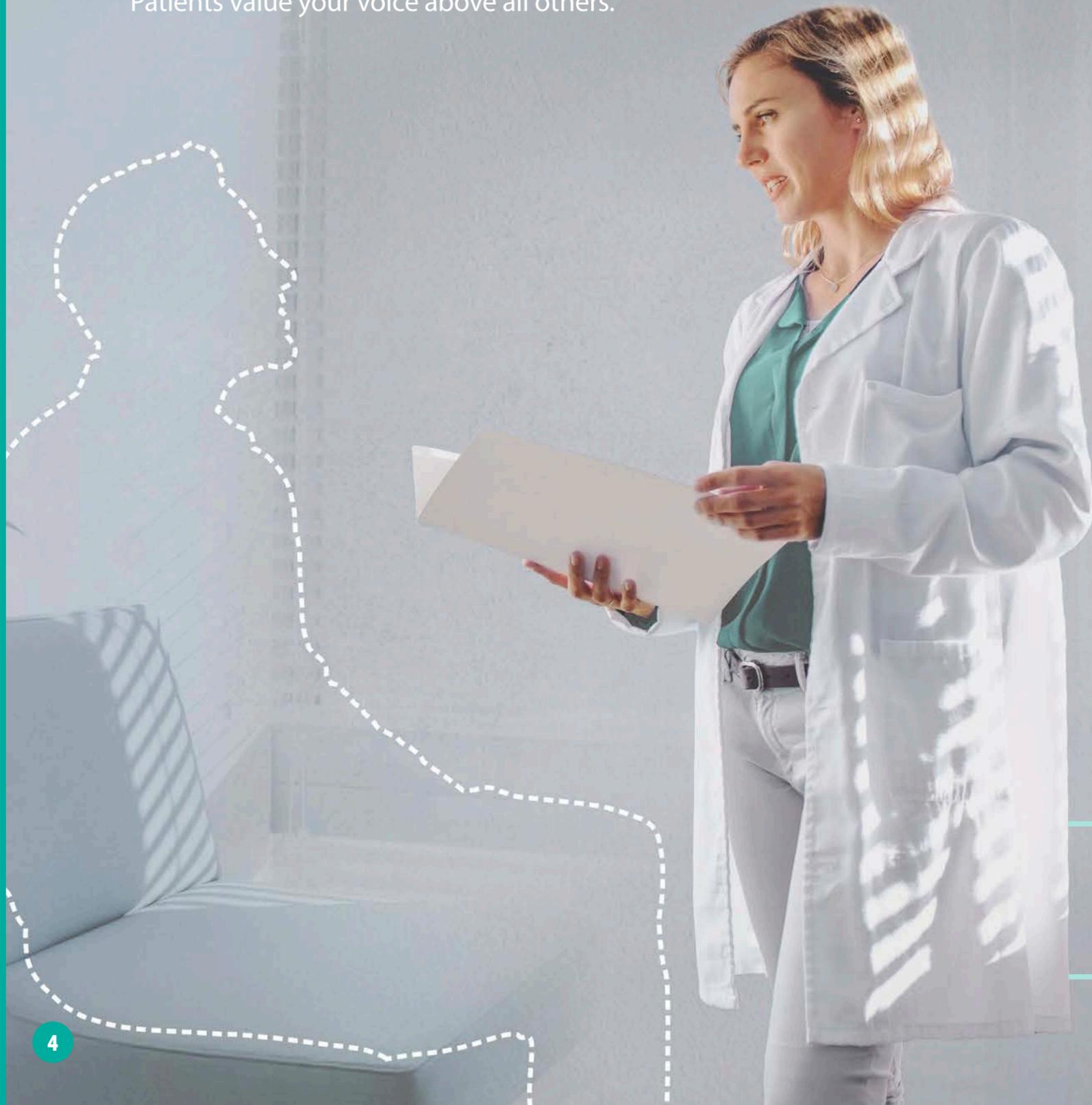
**Actions and resources**





# Patients trust you. Are they there to hear you?

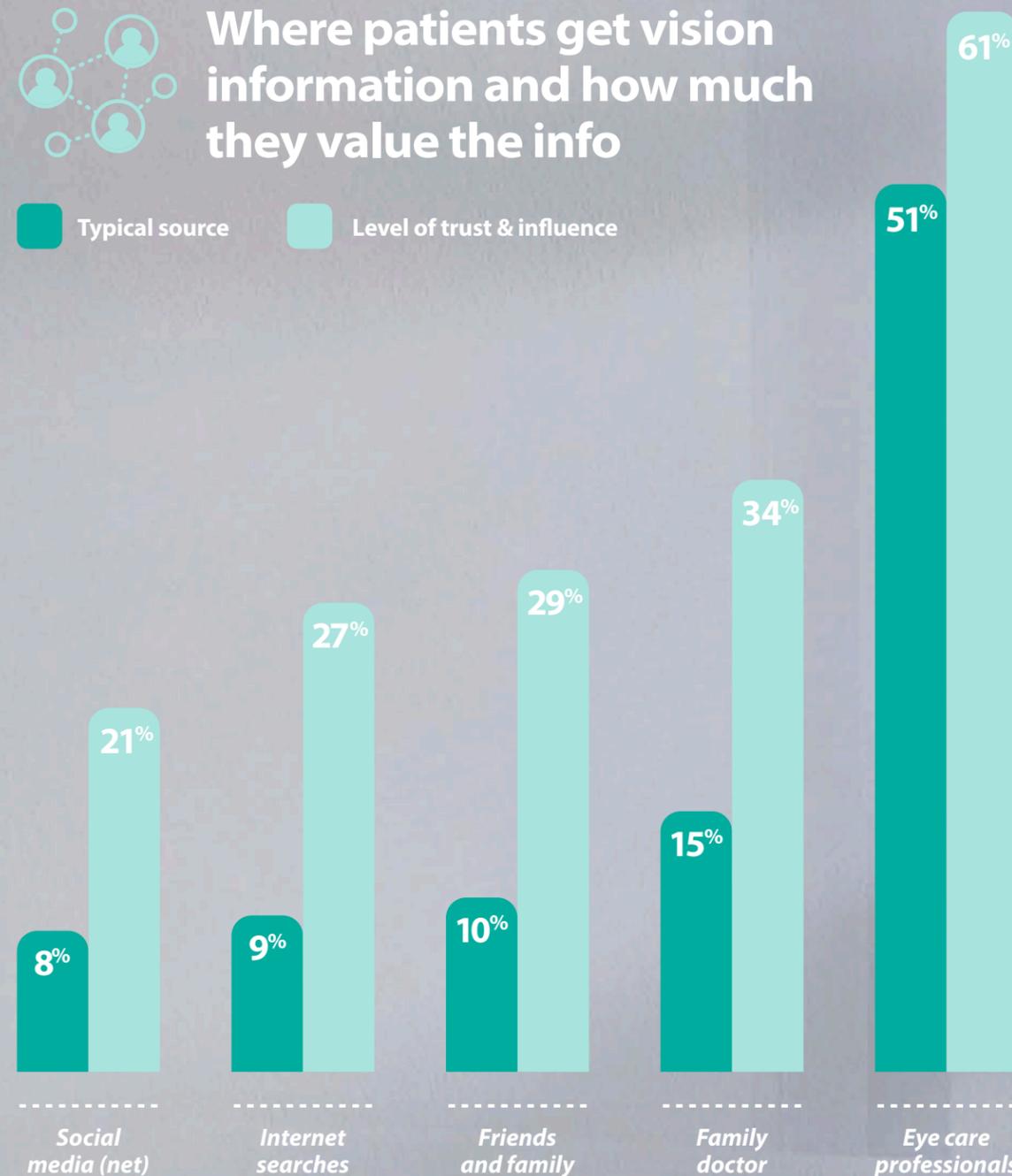
Across age and income level, the pattern holds: Patients value your voice above all others.



## Where patients get vision information and how much they value the info

Typical source

Level of trust & influence



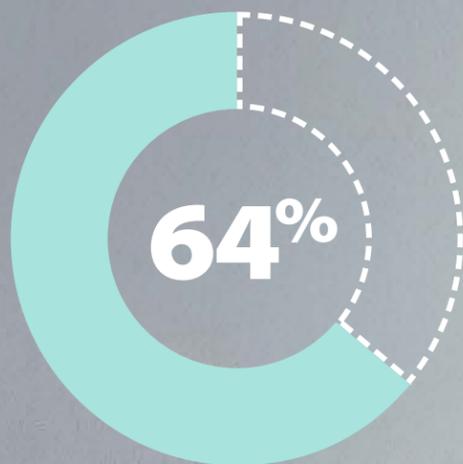
### YOUR WORDS MATTER

What you recommend shapes patients' actions. What you don't mention, they may never consider.



# Cost concerns are keeping patients away

Patients' financial fears can delay appointments, limit choices, or prevent them from getting vision care altogether.



of consumers say cost strongly or somewhat impacts how often they visit an optometrist. For Gen Z, the number increases to 78%.



## THE PATIENTS YOU'RE NOT SEEING

Patients trust you, but cost may be deciding their vision care before you have a chance to talk to them.

### Insurance isn't always the solution



**54%** of consumers still pay out of pocket for vision care, even though 65% have vision insurance.



**38%** of people who skip annual eye exams say insurance concerns are the top reason.



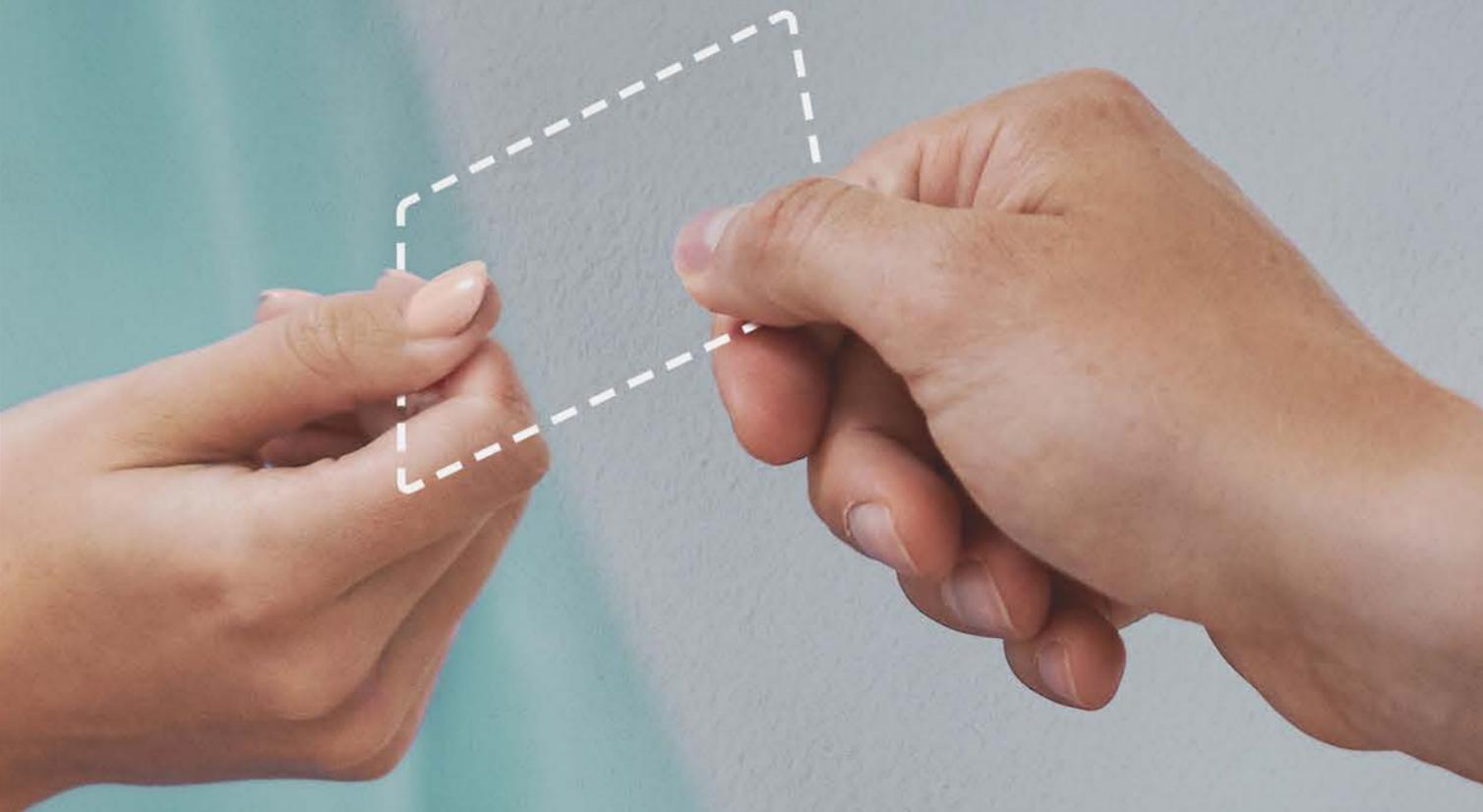
**26%** of consumers see a primary care physician over a vision care provider because insurance covers more.





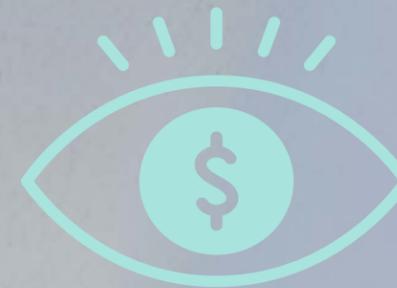
# Lost in the financing gap: Patients are waiting to say yes

Patients are open to budget-friendly financing with a healthcare credit card, but something is stopping them.



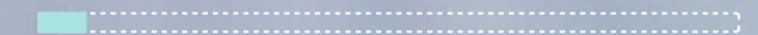
# 43%

of consumers are comfortable using a healthcare credit card to finance vision care expenses.



## Only 7% of consumers

typically use a healthcare credit card for vision expenses.



That's a nearly **6x gap** between openness and action.

## Nearly 8 out of 10 consumers say

they'd seriously consider financing once out-of-pocket costs hit a certain point—on average, that's \$761. **Gen Z and Millennials are more likely** to seriously consider financing lower amounts.



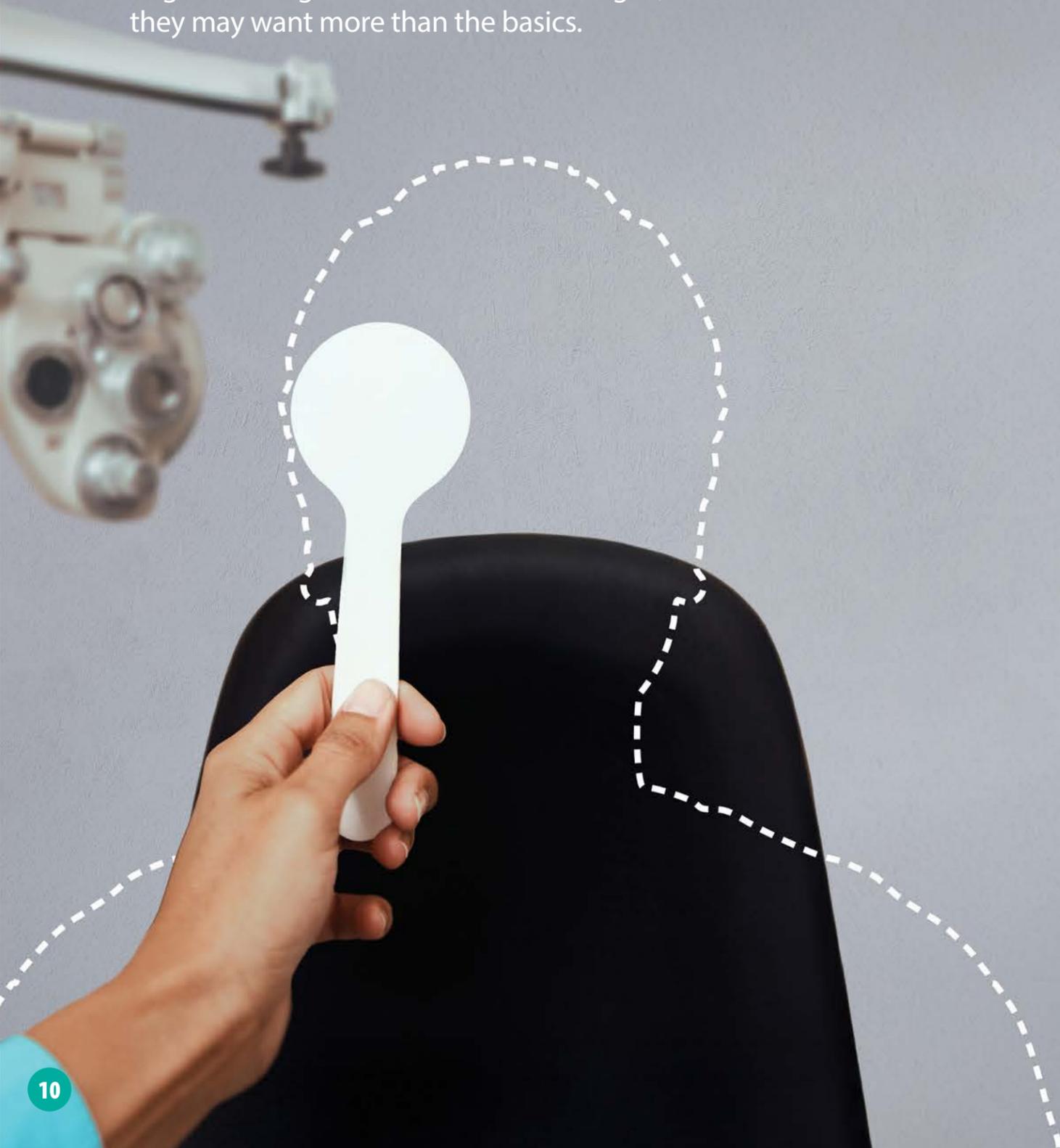
### WILLINGNESS ISN'T AN ISSUE

Financing with a healthcare credit card could help patients overcome cost concerns. What's the holdup?



# Vision care builds from optometry exam rooms

Optometrists are the foundation where vision care begins—and grows. Patients are coming in, and they may want more than the basics.



## Why they're coming in

Patients seek optometry care for different reasons, which shape what they're ready to hear.

**58%**

come for symptom management (e.g. vision changes, headaches, floaters).

**56%**

come for preventive measures (e.g. aging, maintenance, family history).

**52%**

come for routine care (e.g. update prescription, use insurance benefits, overdue exam).

## The motivations shift by generation.

**Baby Boomers**  
lead with prevention

**Gen Z is more often driven by lifestyle**  
(32% vs. 21% overall)

**71%**



screen exposure

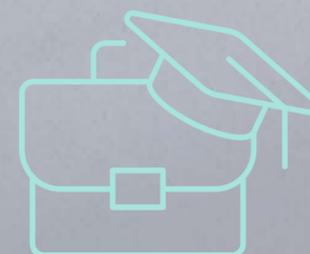


being outdoors



changing lifestyle

## Younger patients are more likely to visit for professional or academic needs



Gen Z **23%**

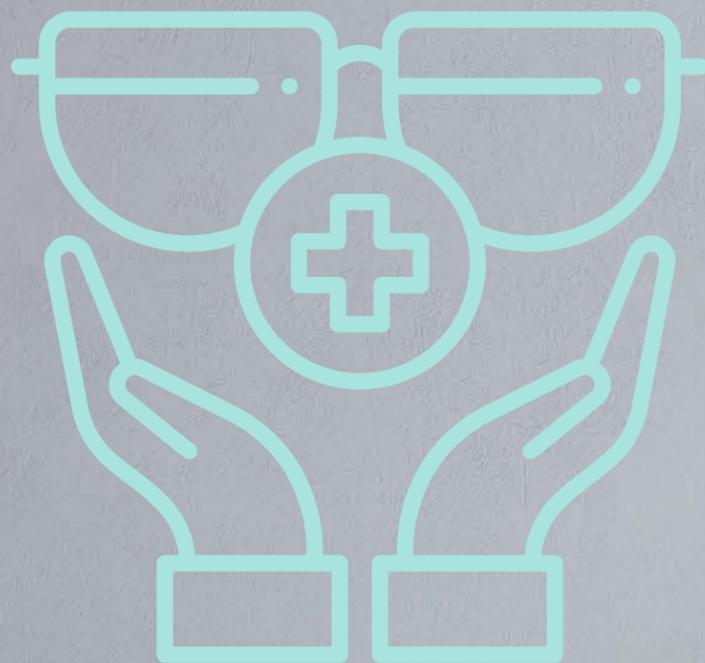
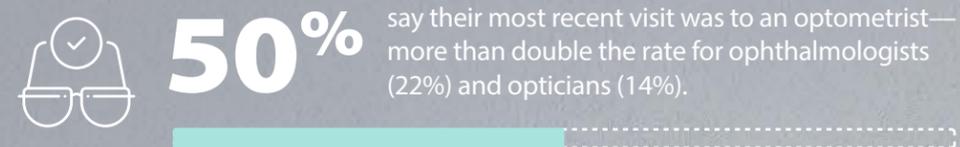
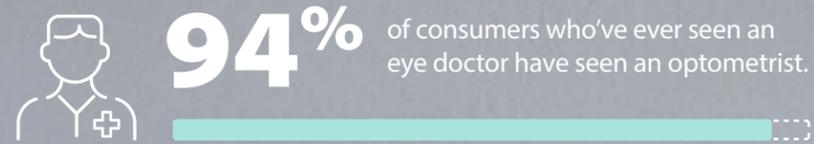
Millennials **14%**

Overall **11%**

Different reasons for walking in. Each one an opening for a different conversation.

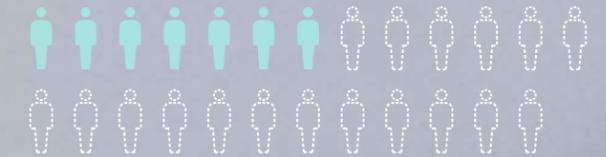
## Who they're choosing

The numbers confirm it: When patients need vision care, optometrists are the first call.



## What they're looking for

Patients aren't limiting themselves to prescriptions and exams. They may want upgrades like designer frames and smart glasses.



Younger patients are even more likely to own designer eyewear.



The patients who've visited most recently are the same ones who own designer products.



## What's missing

They trust you. They're coming in. They may be exploring *premium products*.

But Gen Z—your most recent visitors and your style-forward buyers—are also the most likely to let cost concerns stop them. And across every generation, patients who are open to financing may not get asked.



The patient is ready for your care. The question is what they'll do next. ▶



Ophthalmology Opportunity

## Patients make valuable decisions with the full picture

Patients see ophthalmologists at turning points: referrals, diagnoses, or decisions finally made. They're counting on you to fill in the rest: the options, the outcomes, and how to manage the cost.



**31%**

of patients who would seek specialty vision care would be triggered by a referral from an optometrist. They're looking to ophthalmologists for guidance that helps them say yes to care.



**32%**

rely on their eye doctor for information about the elective procedure LASIK. **For multifocal or toric lenses, that number climbs to 52%.**



Patients are waiting for your insight. What you say—and what you don't—can shape whether they move forward.



# Focus on LASIK

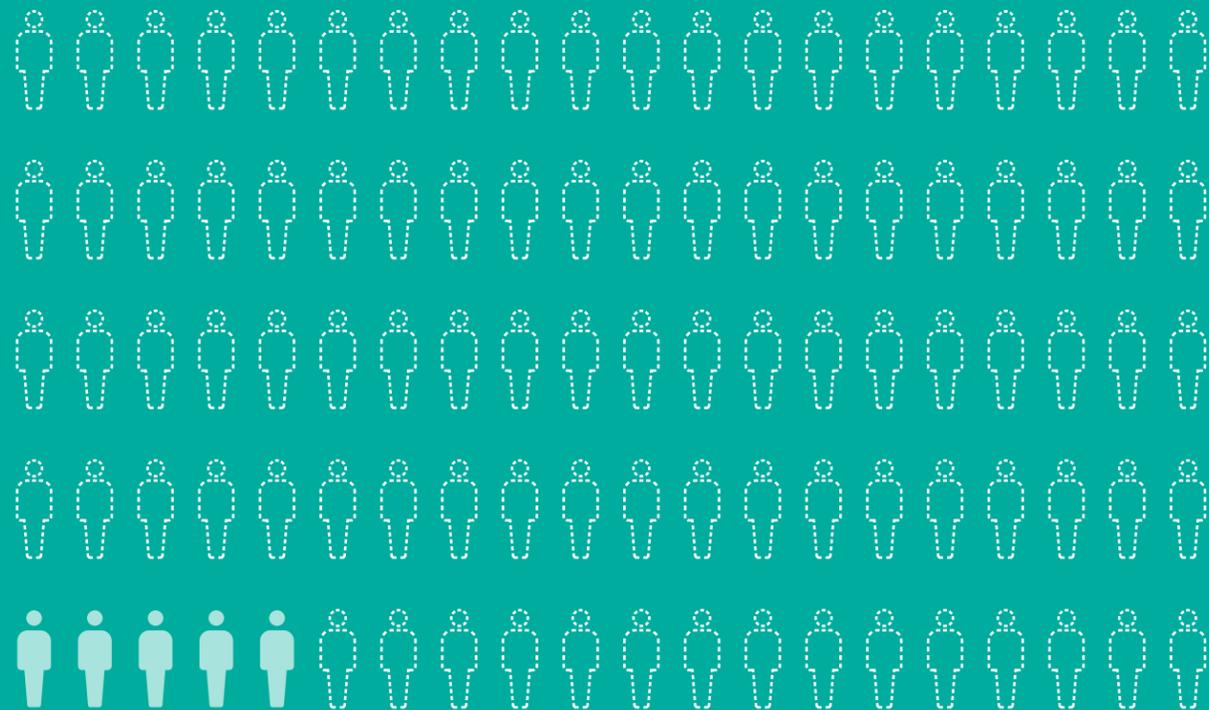
The interest is there. The conversion isn't.



50% of Gen Z and 47% of Millennials are interested in LASIK.



Only 5% of LASIK patients are Gen Z.



# What's stopping them

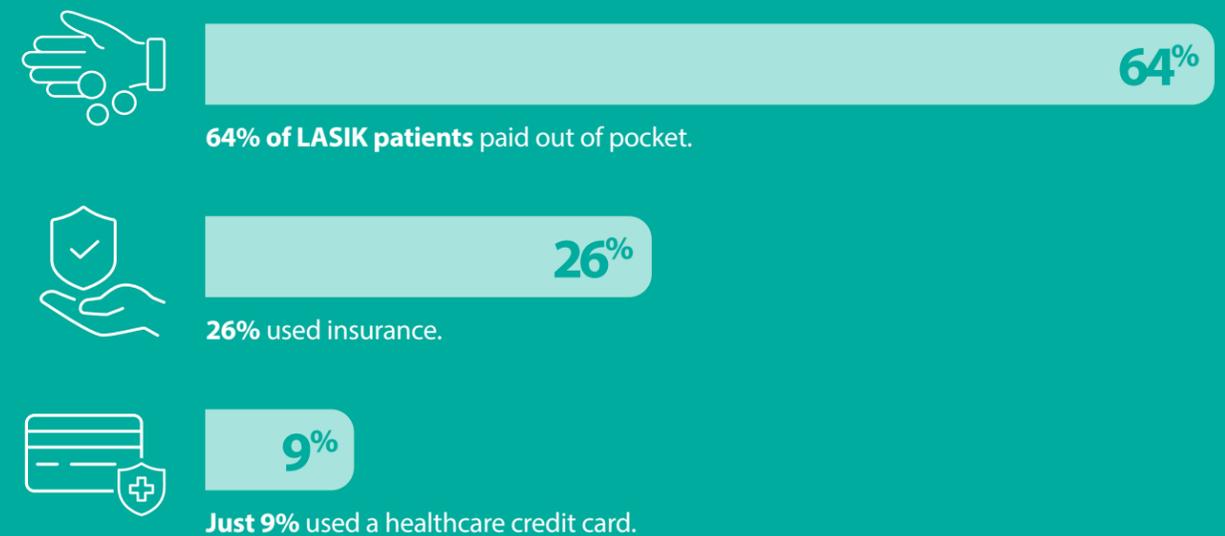


of consumers who qualify but have not yet had it cite **cost as their concern.**

34% also cite fear of surgery going wrong and 34% worry about negative results.

**33%** of consumers believe they need to "qualify" for LASIK. **vs. 58%** of Gen Z believe they need to "qualify" for LASIK.

# The financing gap



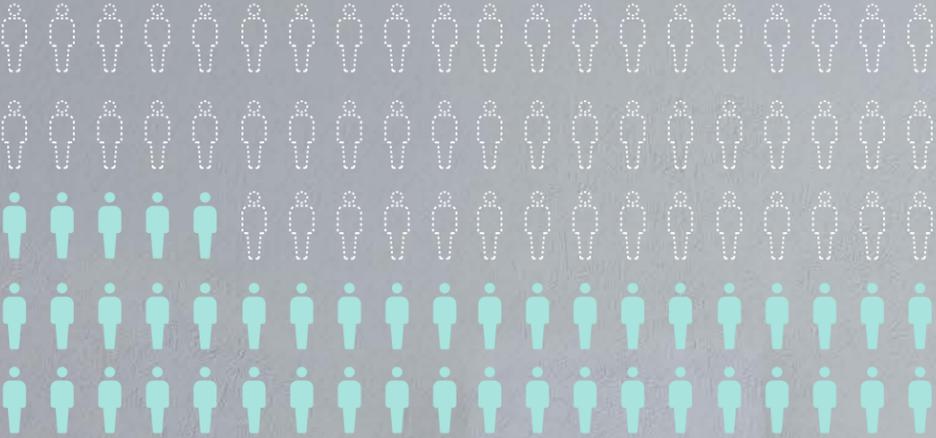
# Focus on Premium Lenses

Cataract patients are ready. But not for premium care.



**45%**

of consumers are aware of cataract procedures.



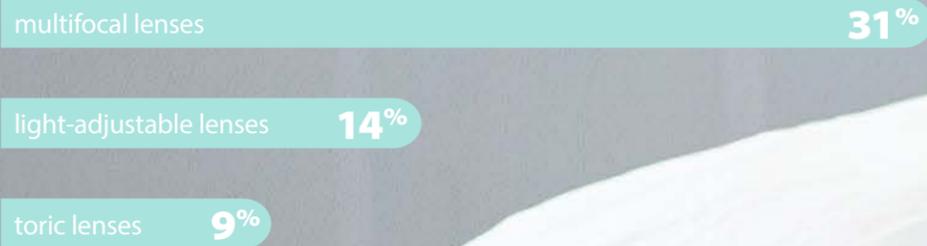
But awareness of premium options is far lower:

**25%**  
are aware of multifocal lenses.

**19%**  
are aware of light-adjustable lenses.

**10%**  
are aware of toric lenses.

Even Baby Boomers—the patients most likely to need cataract surgery—lack awareness:



# They're unlikely to find info on their own



**52%**  
of patients who know about multifocal lenses learned from their eye doctor.



Only **13%**  
found the information online.

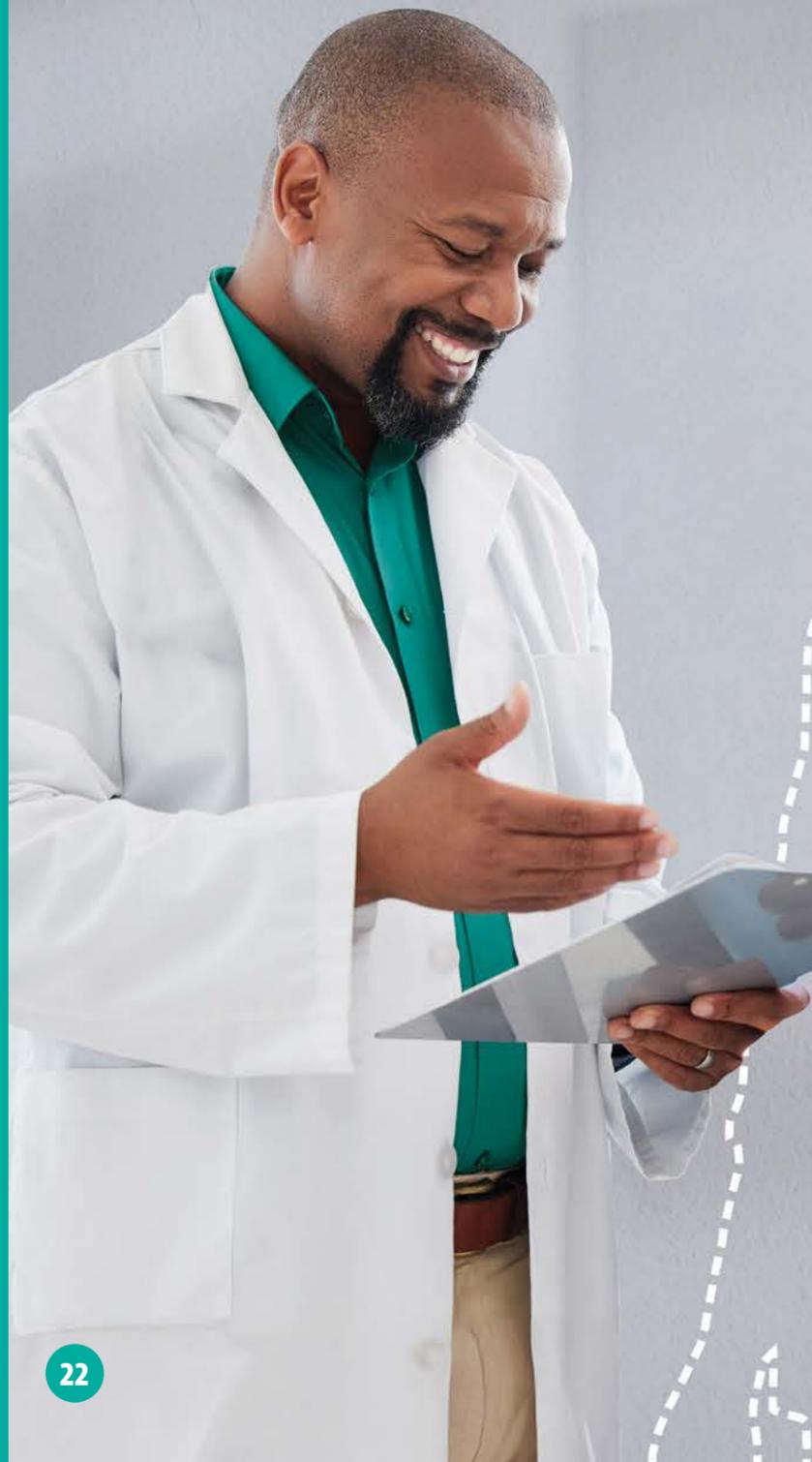


The upgrade conversation doesn't happen unless you start it. Neither does the conversation about how to pay for it.



# The conversation that brings them in

The barriers keeping all types of vision patients away are real—but so is your influence. As the trusted voice, you're in a unique position to help them move forward.



## The cost of silence

**37%** 

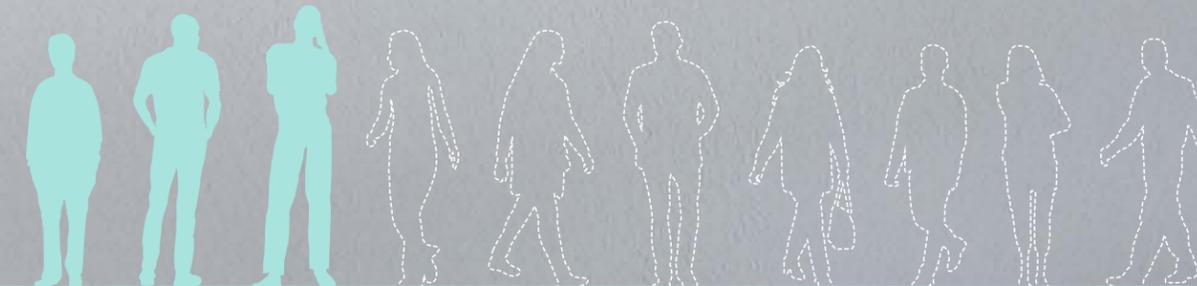
of patients say no financing options have ever been presented by their eye care provider.

**22%** 

recall being offered a healthcare credit card.

**1/3** of Gen Z and Millennials say

they've been offered a healthcare credit card by their eye care provider—higher than the average but still opportunity to grow.



**Present financing options to everyone to help change the picture.**

## The potential of a conversation about financing

55%



of patients are more likely to choose a vision care provider that offers a variety of payment options.

44%



are willing to switch providers to access a more convenient payment option.

43%



say they'd be more likely to get vision care if they could pay for it in installments.



### SEIZE THE OPPORTUNITY

Patients are ready. They trust you. They may be waiting for the financing conversation. The next step is starting it.



## Actions and resources

### Simple ways to make the conversation happen

The financing conversation isn't just about payment. It's about options. When patients know how to manage the cost of care, they may move forward. Making these four slight shifts can help more patients understand payment options. The related tools make it easy.

### Treat it as clinical guidance, not a sales pitch.

Patients trust your recommendations because they're about care, not commerce. Financing fits the same frame: it's how they pay for the care you already recommend. Position it that way and it stops feeling transactional.

Related tools (see pg 27)   



### Start before cost becomes a barrier.

The financing conversation doesn't belong at checkout, and it doesn't start with words. Signage, website copy, and intake forms signal that cost is something you're ready to talk about. Then when you're discussing care options, financing is already on the table—before patients have decided to decline treatment due to cost.

Related tools (see pg 27)     



## You don't have to be the only one who brings it up.

Front desk staff, opticians, and techs all have moments when cost concerns surface. They don't need to know every detail, they just need the green light to mention that financing is available. Sometimes the opener matters more than the close.

Related tools (see pg 27) 



## Every visit is a new conversation.

Their situation changes—financially, visually, personally—but the financing conversation doesn't have to. What they declined last year may fit their life today. This may be especially true for patients who know the least about options like LASIK and how to finance them.

Related tools (see pg 27)   



## Tools to get started

Match the icons to the takeaways on the previous pages for simple ways to move the financing conversation forward.



### Cost Talk Toolkit

Scripts and conversation starters mapped to key moments in the patient journey—scheduling, consultations, and complete care recommendations. Available for optometry and ophthalmology.



### Payment Calculator

Patients enter a dollar amount and see estimated monthly payments. Link it on your website or pull it up during consultations to help patients plan.



### Financial Page Toolkit

Pre-made website copy and banners that signal you offer financing—before patients ever walk in.



### Social Media Calendar

Ready-made posts for every month of the year. Just copy, paste, post.



### Email Copy & Banners

Templates to reach patients between visits, reminding them about financing options or re-engaging those who didn't schedule.



### Dry Eye Cost Worksheet

A simple handout that helps patients understand treatment costs and how they could fit their budgets.



### LASIK Myths Video

A patient-facing video that addresses the top concerns keeping interested patients from moving forward.



SCAN FOR  
OPTOMETRY  
RESOURCES



SCAN FOR  
OPHTHALMOLOGY  
RESOURCES



**CareCredit**

a Synchrony solution