



# Tips and scripts for easier **cost** conversations

# The CareCredit credit card can help your patients manage out-of-pocket costs and get the care they want or need.

For some patients, the cost of care can be stressful. It's important to let them know you understand their concerns and are here to help them navigate their payment options.

As health and wellness costs continue to rise, having a way to pay over time may help patients move forward with recommended care. With the CareCredit health and wellness credit card, you have one more way to help them manage the cost of care.

**Use this guide to let patients know CareCredit is available to help them pay for care over time.**

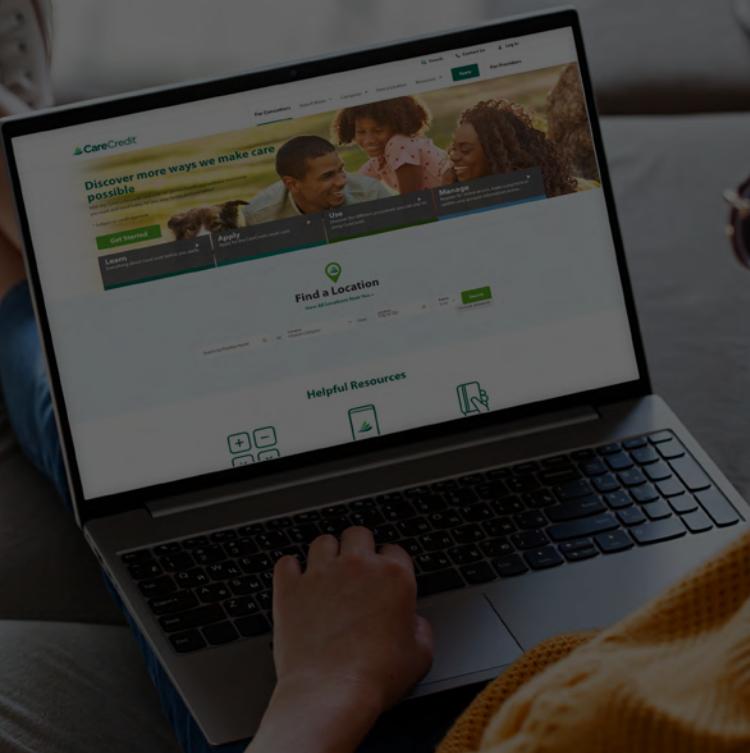


## For questions:

Contact us at

[AdventHealthSupport@carecredit.com](mailto:AdventHealthSupport@carecredit.com) or visit [carecredit.com/providers.faq](http://carecredit.com/providers.faq)

CareCredit should not be offered in lieu of charity care or available insurance.



# Quick Reference

# Easy Ways to Apply

Let patients know they can see if they prequalify with **no impact to their credit score** online at the link below. CareCredit makes it easy to apply with these simple methods:



ONLINE  
via MyChart or  
[carecredit.com/adventhealth](http://carecredit.com/adventhealth)

PHONE  
**855-844-0028\***

\*Must be 18 or older to apply, must be 21 or older to apply by phone.

## Put This into Practice



### In the Office

Point patients to a table tent or tear sheet with a **QR code** they can scan on their mobile device

Provide a **patient brochure** with more details about CareCredit



### Over the Phone

Share the **link** so they can apply online



### QUICK TIP

“Out-of-pocket costs” refers to costs remaining after accounting for charity care and readily available insurance.

# Simple Sound Bites

**“Our health system accepts the CareCredit credit card. It’s a health and wellness credit card that allows you to pay out-of-pocket costs over time with convenient monthly payments. Would you like to learn more?”**

**“We accept general purpose credit cards, debit cards, and the CareCredit credit card. With CareCredit, you can pay out-of-pocket costs over time with promotional financing on purchases of \$200 or more. Would you like to learn more?”**

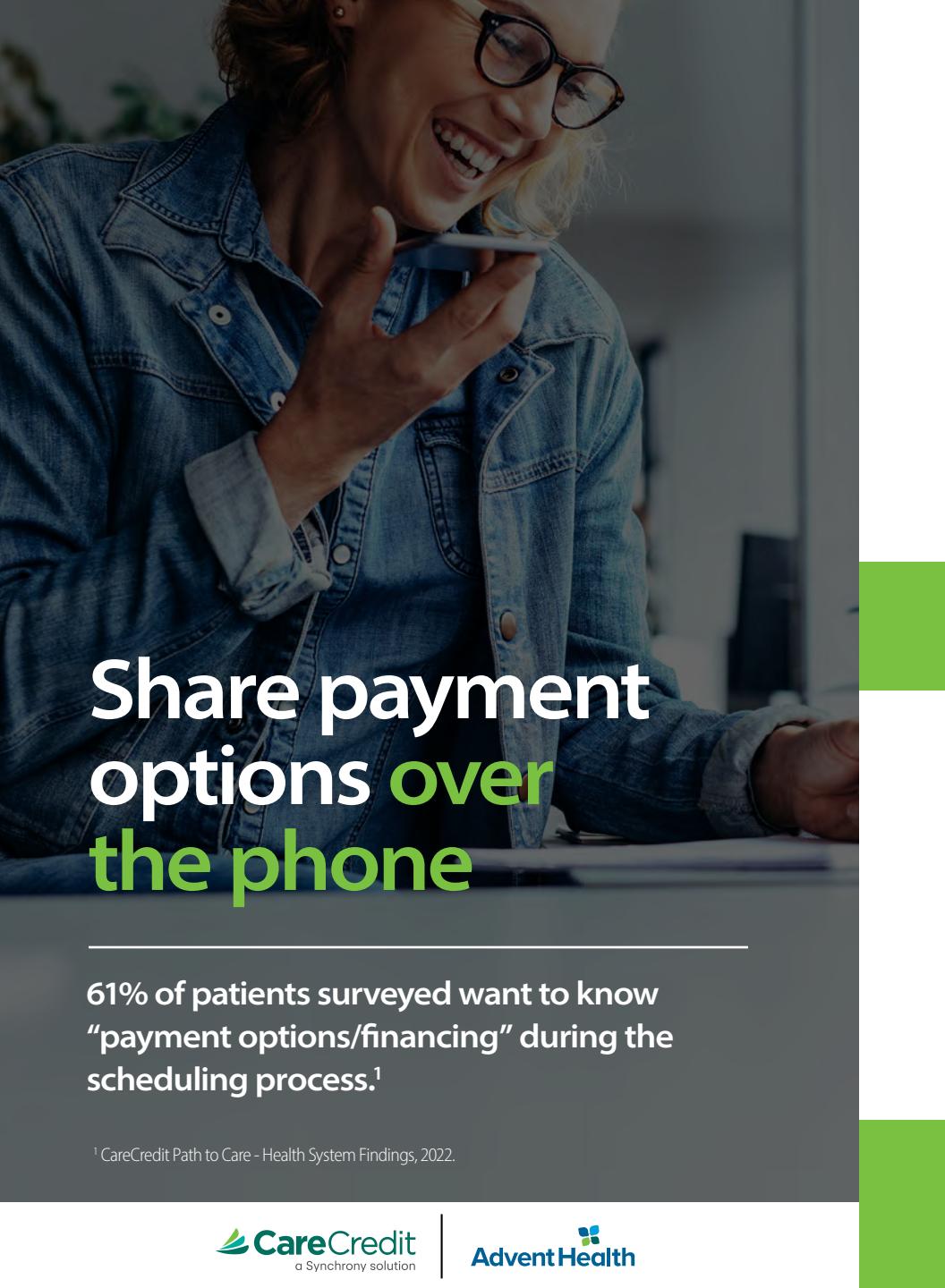
**“If you’d like to spread payments over time, we accept the CareCredit health and wellness credit card with financing options for co-pays, deductibles, and other costs not covered by insurance. Would you like to learn more?”**

**“CareCredit is a health and wellness credit card you can use to pay for specialty care, prescriptions and other out-of-pocket costs. It’s accepted at over 266,000 provider and retail locations, including pharmacies like Walgreens and Rite Aid. Would you like to learn more?”**



## QUICK TIP

Ask the patient if they would like to learn more, then direct them to [carecredit.com](http://carecredit.com) or provide the CareCredit brochure.

A woman with blonde hair and glasses, wearing a denim jacket, is smiling and talking on a phone. 

# Share payment options over the phone

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61% of patients surveyed want to know “payment options/financing” during the scheduling process.<sup>1</sup>

<sup>1</sup> CareCredit Path to Care - Health System Findings, 2022.

# Pay the full cost before the appointment

THEY SAY:

**“I don’t think I’ll be able to pay for the full cost of my procedure before the appointment.”**

YOU SAY:

**“To help you manage the out-of-pocket costs your insurance doesn’t cover, we accept the CareCredit credit card. If you’re not already a cardholder, I can share a link where you can learn more and apply on your computer or smartphone at home.”**

# Insurance doesn't cover the full cost

THEY SAY:

**"My insurance isn't going to cover the entire cost. I'm not sure how I will pay for it."**

YOU SAY:

**"Let's make sure we look into all the insurance coverage and financial assistance that may be available to you. After that, to make the remaining out-of-pocket costs more manageable, we accept CareCredit. It's a health and wellness credit card that can be used to pay for expenses your insurance doesn't cover. If you want more information, I have a link I can share with you where you can learn about the available financing options and apply."**

# Pay fully out of pocket

THEY SAY:

**“I’m worried about being able to pay fully out of pocket for this.”**

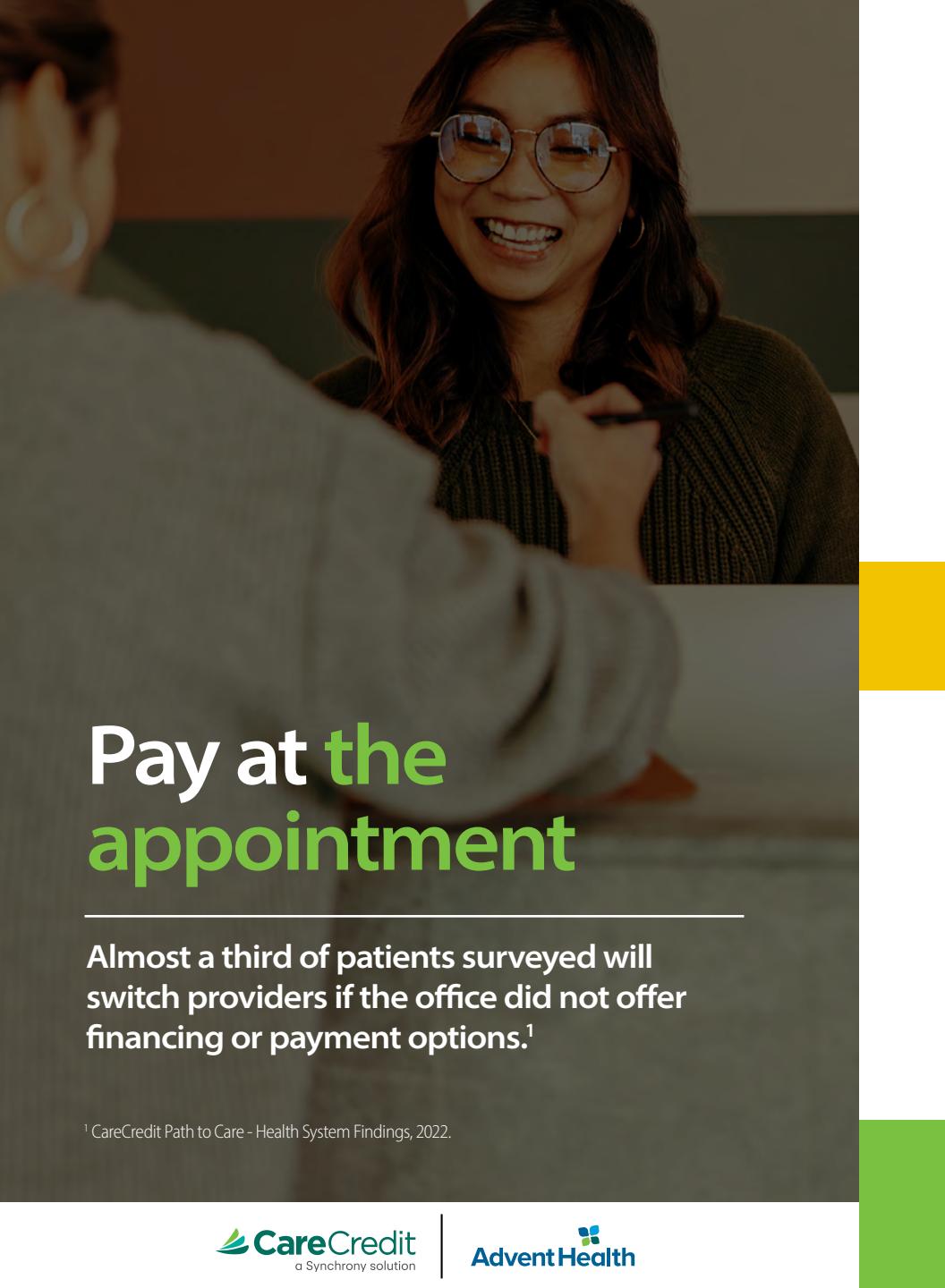
YOU SAY:

**“Let’s see if there is insurance coverage and/or financial assistance to reduce your out-of-pocket costs. From there, the CareCredit credit card has financing options that allow you to spread your payments out over time to help you fit [procedure/treatment] into your budget. Would you like the link for their payment calculator so you can see how much your payments could be?”**



## QUICK TIP

To direct patients to the payment calculator, give them this link:  
[carecredit.com/payment\\_calculator](http://carecredit.com/payment_calculator).



# Pay at the appointment

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Almost a third of patients surveyed will switch providers if the office did not offer financing or payment options.<sup>1</sup>

<sup>1</sup> CareCredit Path to Care - Health System Findings, 2022.

# Ask about paying over time

THEY SAY:

**"I can't pay for it all at once. Do you offer payment plans?"**

YOU SAY:

To help make care costs more manageable, we have in-house payment plans [STATE IF APPLICABLE: *and offer financial assistance to patients who qualify*]. We also accept the CareCredit credit card, which offers promotional financing options. If you want more information about CareCredit, I can share a link where you can learn about the available promotional financing options.

# Unable to pay in full today

THEY SAY:

**"I'm worried because I can't pay the full cost for my appointment right now."**

YOU SAY:

**"Here's a brochure with information about the CareCredit credit card. You can scan this QR code to see if you prequalify for CareCredit with no impact to your credit score. If you prequalify, you can apply right away and, once approved, use your new account to pay for today's appointment immediately."**

# Met deductible but has coinsurance

THEY SAY:

**“I met my deductible, but I have coinsurance. I wasn’t expecting the cost to be this high and I don’t know how to pay for it right now.”**

YOU SAY:

**“I get this a lot! CareCredit has flexible financing options that can help you fit out-of-pocket healthcare costs like your coinsurance into your budget. Would you like a brochure to learn more about CareCredit? I also have a QR code you can scan to apply or get more information if this sounds like a good option for you.”**

# Concerns about future expenses

THEY SAY:

**"I can pay for my appointment right now but I'm worried about future costs like follow-up visits and my medication."**

YOU SAY:

**"Managing ongoing care costs that are not covered by insurance or financial assistance can be stressful. We do have options that can make it easier. Check out this [TEAR PAD/TABLE TENT] with a QR code if you'd like to learn about the CareCredit credit card, which offers flexible financing for healthcare costs."**

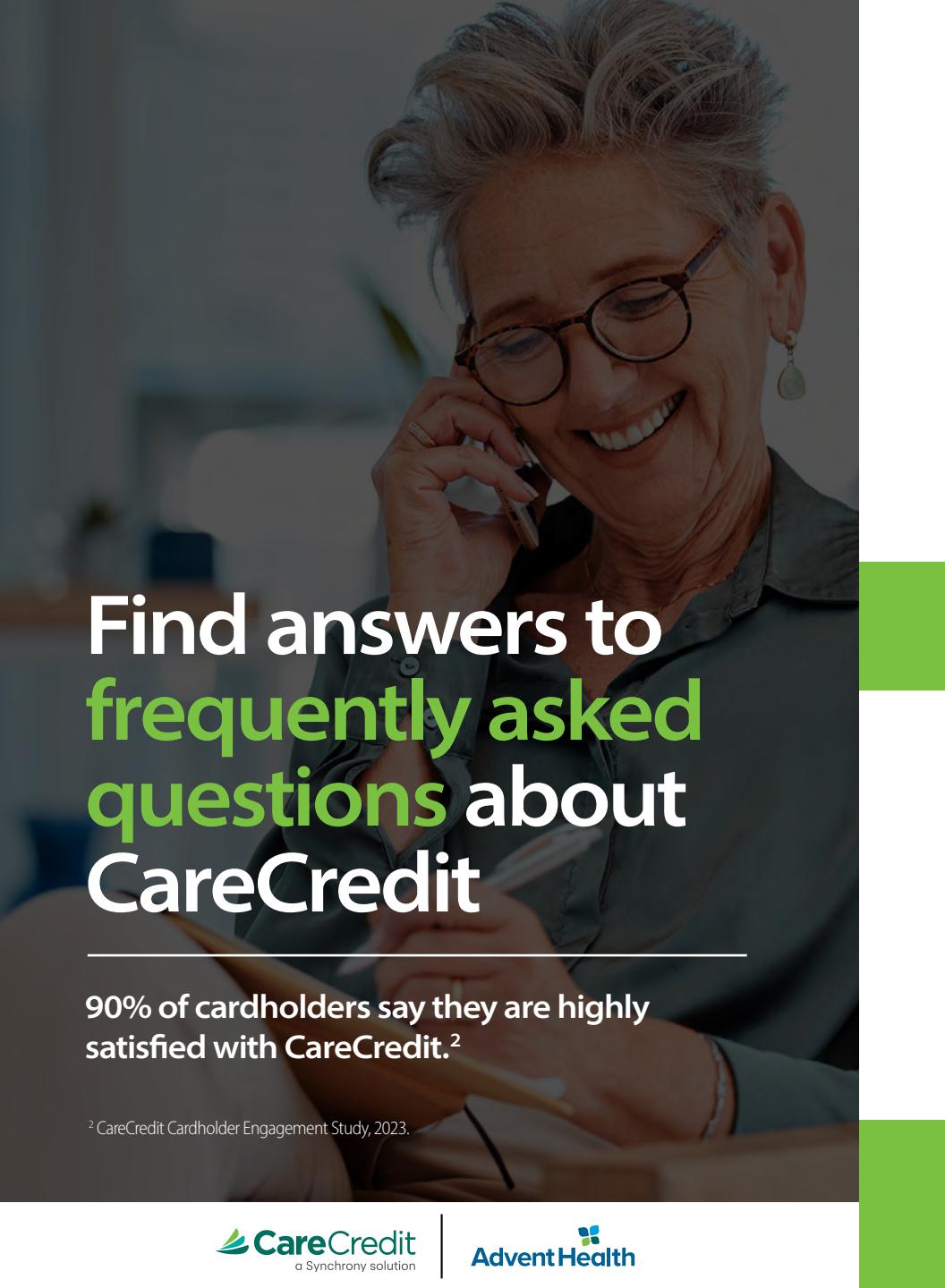
# Specialist consultation for care plan

THEY SAY:

**“I’m really stressed about having to pay out of pocket for the care plan my specialist recommends. Do you offer anything to help?”**

YOU SAY:

**“Yes, for out-of-pocket expenses not covered by insurance or financial assistance, we accept CareCredit, a health and wellness credit card you can use to pay over time, which can help you plan out your out-of-pocket expenses for specialty care. If you want to see what financing options are available and apply, here’s a brochure with more details or you can scan the QR code on our [TABLE TENT/TEAR PAD].”**

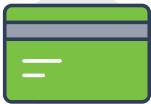


# Find answers to **frequently asked questions about CareCredit**

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**90% of cardholders say they are highly  
satisfied with CareCredit.<sup>2</sup>**

<sup>2</sup> CareCredit Cardholder Engagement Study, 2023.



# CareCredit FAQ

## 1. HOW IS CARECREDIT DIFFERENT FROM A GENERAL-PURPOSE CREDIT CARD?

This is a dedicated health and wellness credit card that patients can use to pay for care and reserve their general-purpose credit cards for other expenses. If approved, patients can take advantage of special financing available without reapplying as long as they have available credit.

## 2. WHAT KIND OF SPECIALTY CARE CAN THE CARECREDIT CREDIT CARD BE USED TO PAY FOR?

Patients can pay for labs and diagnostics, women's health, imaging, orthopedics, primary care, weight loss and more.

## 3. WHAT IS "PREQUALIFICATION"?

Patients can see if they prequalify to find out if they could be approved for a CareCredit credit card. It's a soft inquiry so there's no impact to their credit score. If they prequalify and apply, then a hard inquiry appears on their credit report.



# Cardholder FAQ

## 1. HOW CAN CARDHOLDERS REQUEST A CREDIT LIMIT INCREASE ON THEIR CARECREDIT CREDIT CARD?

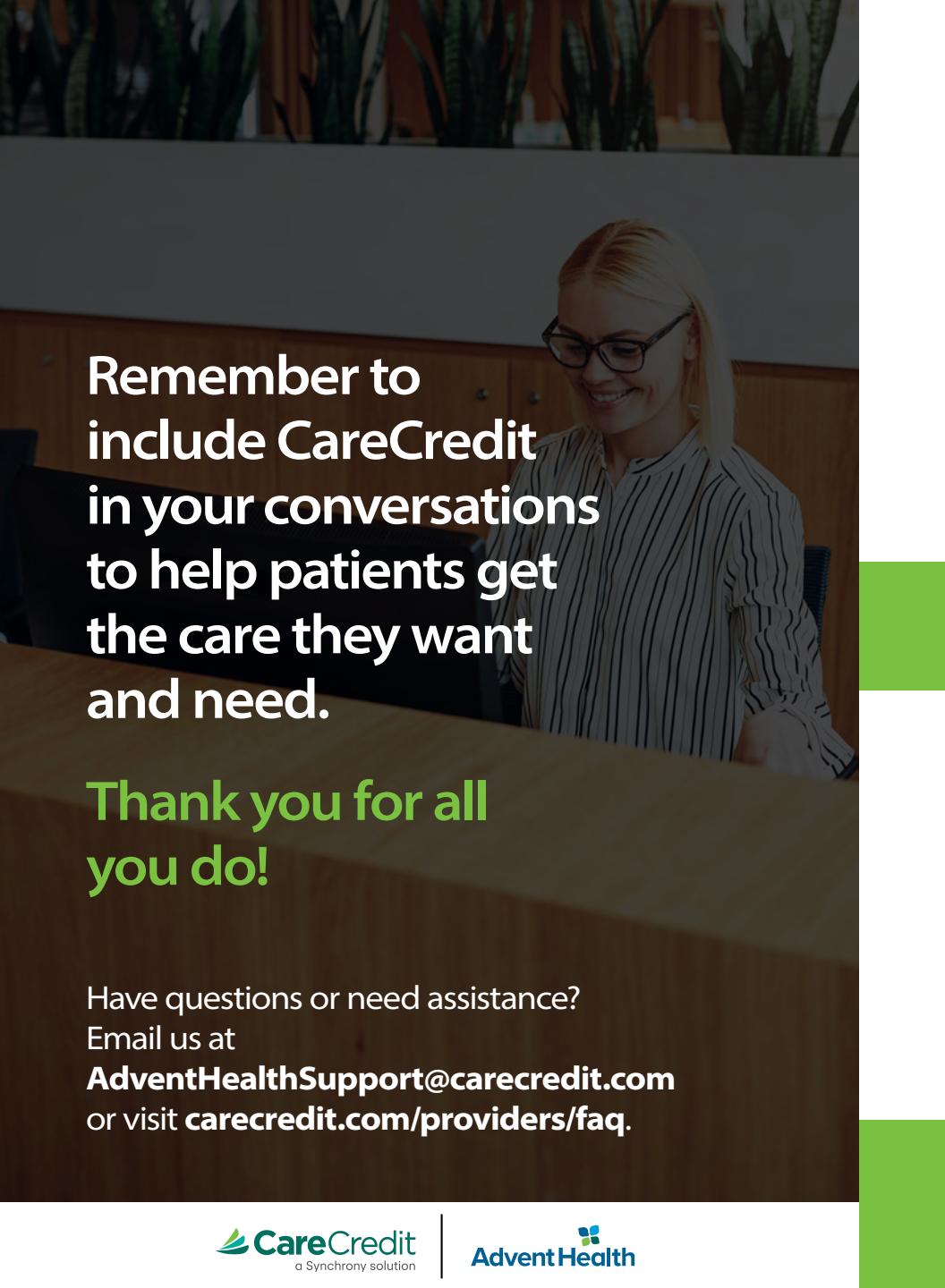
Cardholders can call 866-893-7864 to speak with a credit specialist who can assist them with a credit limit increase on their CareCredit account.

## 2. HOW CAN CARDHOLDERS ADD AN AUTHORIZED USER TO THEIR CARECREDIT CREDIT CARD ACCOUNT?

Cardholders can log in to their account at [carecredit.com](http://carecredit.com), or they can call the Customer Care Center at 866-893-7864.

## 3. CAN CARDHOLDERS USE THEIR CARECREDIT CREDIT CARD ON BEHALF OF SOMEONE ELSE?

Once patients have CareCredit, they can use it over and over (subject to credit approval) for themselves, their family, and even their pets—without reapplying, as long as they have available credit.



**Remember to  
include CareCredit  
in your conversations  
to help patients get  
the care they want  
and need.**

**Thank you for all  
you do!**

Have questions or need assistance?

Email us at

**AdventHealthSupport@carecredit.com**  
or visit **carecredit.com/providers/faq**.