

The background features a stylized illustration of a workspace. In the top left, there is a notepad with a teal pen and a teal mug of coffee. In the top right, a laptop is shown. In the bottom left, a teal notepad has two yellow pencils. In the bottom right, a green notepad has a teal pen and a yellow sticky note with wavy lines. Teal starburst shapes are scattered throughout the background.

CareCredit Quick-Start Guide

 **CareCredit**
a Synchrony solution

What Is CareCredit?

The CareCredit credit card is different from other credit cards!

It's a health, wellness and personal care credit card that patients or clients can use to finance the care they want and need without delaying appointments or treatment for themselves or their pets.*





Together, we can empower people to achieve their health and wellness goals—and pay in a way that helps fit care into their budget.

Plus, CareCredit can be used again and again to pay for family health and pet visits at 270,000+ Provider and select retail locations.

With Promotional Financing* options like no interest if paid in full within 6, 12, 18 or 24 months on purchases of \$200 or more, patients and clients can feel empowered to make financial decisions with CareCredit.*

CareCredit Benefits

CareCredit offers robust benefits for patients, clients and Providers, including:

-  **Budget-friendly financing** options with no annual fee or prepayment penalty
-  **Contactless applications and payments**
-  **Custom training** and support for you and your team
-  **Quick payment turnaround** to help boost your cash flow and reduce your A/R



[Learn more about how CareCredit works for Providers like you in our informational video.](#)

Did you know?

Consumers want to know more about payment options.[†] In fact, 42% of Cardholders say they would have postponed or decreased their procedure's scope if CareCredit were not available.¹

^{†1} CareCredit Path to Care Findings 2022

The Contactless Indicator mark, consisting of four graduating arcs, is a trademark owned by and used with permission of EMVCo, LLC.



How Does CareCredit Work?

Step 1:

Introductions are everything.

Empower patients/clients to make informed financial decisions by discussing the benefits of the CareCredit credit card.

Step 2:

Instant credit decisions can lead to instant gratification...and card usage.

Patients or clients can apply by scanning your custom QR code or URL to see if they prequalify, apply and, if approved, they can pay with the CareCredit credit card that same day! They can also apply by phone and receive a credit decision immediately.*

Step 3:

Time is money.

If approved, patients and clients can use CareCredit immediately to pay for treatment, deductibles, copays and coinsurance, as well as other costs not covered by standard insurance.

*Must be 21+ to apply; must be 18+ to apply by phone.

**Subject to credit approval.

***Subject to the representations and warranties in your Agreement with CareCredit, including but not limited to only charging for services that have been completed or that will be completed within a specified period of time, always obtaining the patient's signature on in-office applications and the cardholder's signature on the printed receipt.

Step 4:

Benefits for them = benefits for you.

Encourage your CareCredit Cardholders to take advantage of Promotional Financing** on purchases of \$200 or more.

Step 5:

Cha-ching!

Your office gets paid within two business days of CareCredit processing. The best part? You don't have to wait on the patient or worry about delayed or defaulted payments.*** CareCredit dispenses payment quickly and easily.

Step 6:

Use CareCredit. Get care. Repeat.

Cardholders can use CareCredit to pay for repeat visits without reapplying—empowering them to make healthy and consistent decisions that may impact their long-term wellness.**

How to Apply: Custom QR Code

An easy way for patients or clients to apply for CareCredit is by scanning your custom **QR code**.

Whether you add it to your bulletin board or patient statements, or display it proudly at your front desk, it's as simple as scan and apply.

1 Download and print your QR code.

2 Order (a) free stand(s) in which to insert the printout.

3 Display on counters, as well as waiting and consultation rooms.








Get your custom QR code here: carecredit.com/ordersupplies

Application decisions only take a few seconds. You can review application decisions in Provider Center, and help them with next steps.

How to Apply: Custom Link

A custom link is an easy digital way to share information about CareCredit and allows patients and clients to apply and pay you when it's most convenient for them—24/7.

Share your custom link through:

-  **Your website**
-  **Emails**
-  **Appointment reminder texts***
-  **Online statements**
-  **Financial policy, and more**

Empower your patients and clients today to take control of their financial goals with the CareCredit credit card. Copy, paste and share your custom link whenever you can!

Get your custom link at carecredit.com/customlinks

Expert tip: Copy and paste your link on statements, in text message reminders* or even on your website for easy application access 24/7.

*Laws applicable to you may restrict or prohibit certain communications by text message. You are urged to consult with your individual advisors with respect to any information presented.

How to Process a Transaction

With CareCredit, processing a transaction is as simple as 1, 2, 3.

Follow these steps to run a transaction through the CareCredit Provider Center.


- 1 Log in to Provider Center.
- 2 Click on “Transactions” in the top navigation bar.
- 3 Select “Process Transaction.”

Ready to process your first transaction? We’ve provided a [cheat sheet](#) to refer to when needed.



CareCredit Resources

Whether you need a reminder on how to present the CareCredit credit card or simply need to order more supplies, our top four essential resources help you access what you need, whenever you need it.



1. Operating Guide

See how to perform CareCredit tasks, including processing an application.

[Download Now](#)

2. Conversation Guide

Learn how to bring up CareCredit in conversation effortlessly.

[View Guide](#)

3. Employee Training

Access useful information to help new employees get up to speed.

[Access Now](#)

4. Order Materials

Order CareCredit materials free of charge.

[Order Now](#)



We're Here to Help!

We know that any new endeavor can come with questions.

That's why the CareCredit support team is here for you. If you have a question, comment or concern, simply contact us to get the help you need now.

Call: (800) 859-9975 (option 1, then 6)

General Information: carecredit.com/providers

Provider Resources: carecreditprovidercenter.com



CareCredit FAQs

Why do I need to accept CareCredit if I already accept general purpose credit cards?

CareCredit is not a typical credit card. It's created with the health and wellness of patients and clients in mind—family and pets included! For purchases of \$200 or more, cardholders can take advantage of special financing options and pay over time.*

How do my patients or clients apply for a CareCredit credit card?

CareCredit offers several consumer application options referenced in the "How to Apply" sections above.

At your patient or client's request, you can also initiate applications on behalf of your patients or clients via Provider Center.**

No matter how they decide to apply, the credit decision, is instant! If approved, you can process charges to the Cardholder's account immediately.

Isn't patient financing only for expenses exceeding \$1,000?

No. CareCredit can be used for purchases of any amount, with special financing options available on purchases of \$200 or more.

How does my office get paid?

CareCredit pays your office within two business days via an electronic deposit into the preferred bank account on record, less a processing fee.



What if my patients or clients don't pay their bills?

Regardless of whether a Cardholder defaults, you receive payment within just two business days.

CareCredit is a nonrecourse program, so if Cardholders delay payment or default, it's not your responsibility.***

The financial relationship is between CareCredit and the Cardholder.

What if their CareCredit credit card won't go through on the terminal?

All CareCredit credit card transactions can be processed through Provider Center, using the transact section without the need to swipe a card.

Patients or clients can also pay your invoices online using your custom link or QR code.

*Subject to credit approval. Minimum monthly payments required.

**Except for providers in California who are prohibited under state law from submitting applications on behalf of patients for certain healthcare loans or lines of credit, including the CareCredit credit card.

***Subject to the representations and warranties in your Agreement with CareCredit, including but not limited to only charging for services that have been completed or that will be completed within a specified period of time, always obtaining the patient's signature on in-office applications and the Cardholder's signature on the printed receipt.

CareCredit at a Glance

The Ultimate Provider Cheat Sheet

What Is CareCredit?

CareCredit is a health and wellness credit card that helps patients and clients get the care they want and need without delaying appointments or treatment due to cost. It can be used to pay for care for individuals, families and even family pets.

The Benefits of Healthcare Financing

CareCredit gives patients or clients a convenient way to pay over time for treatment, deductibles, copays and coinsurance, as well as other costs not covered by insurance.

How CareCredit Works

Patients can apply in-office or at home 24 hours a day.

Once patients apply and are approved, they can use their CareCredit credit card immediately and take advantage of Promotional Financing* on purchases of \$200 or more.

Presenting CareCredit

Now more than ever, patients or clients may be looking for financing to help pay for the care they want or need.

Make it personal—in the best way. Patients and clients want to know how certain benefits help them directly. When discussing the card with them, highlight benefits that would be most attractive to them.

*Subject to credit approval. Minimum monthly payments required. See carecredit.com for details.

So, don't forget to mention it to everyone, using the resources provided in Provider Center covering the many benefits of CareCredit for everyone.

Addressing Hesitations

If your patient or client has concerns about applying for the CareCredit credit card, refer to the Conversation Guide on Page 8 of the CareCredit Quick-Start Guide to help facilitate your conversations.

Submitting Applications

Patients or clients can apply using several options covered in this guide under the "How to Apply" sections.

Handling Declines

Declines are never fun for anyone involved. Keep it light and professional.

If a patient or client is declined, ensure you treat the situation with discretion and respect and discuss other ways they can make the purchase, such as applying with a joint applicant.

Questions? Call us at **(800) 859-9975** (option 1, then 6).