

# Scripting for Success —

## Presenting the CareCredit healthcare credit card



### Knowing the right words to say

during the financial conversation can often mean the difference between a patient purchasing optical products or walking out the door without filling their prescription. Here are several ways you can present the CareCredit healthcare credit card and special financing options.\* Doing this during every appointment can help more patients get the optical products they want and need.

#### SCRIPTING SAMPLE

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Not waiting for patients to hesitate on cost, but offering CareCredit to everyone:

Tell all of your patients that you accept the CareCredit healthcare credit card, as you never know who may benefit from the special financing options available.\* When patients know that special financing is available upfront, it can often help increase their buying power.

*“For the frames and progressive lenses with AR coating, along with the polarized sunglasses, your total out of pocket cost is \$XXX. We accept Visa®, MasterCard®, and cash. Or you can apply for the CareCredit healthcare credit card and if approved, take advantage of a 6 month special financing option with monthly payments. Would you like to learn more about CareCredit?”*

OR

*“Thanks for coming in today. The doctor will be with you in a moment for your exam. By the way, are you familiar with the CareCredit healthcare credit card? If approved, you can make convenient monthly payments, and special financing options are available for purchases over \$200.”*

continued >>

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## Telling patients about CareCredit during product selection:

Remind patients about CareCredit throughout the dispensing process. CareCredit's special financing options\* can expand patient choices during product selection.

*"Those frames really do look great on you. To help you purchase them today, keep in mind that you can apply for the CareCredit healthcare credit card and if approved, take advantage of special financing options with monthly payments on purchases of \$200 or more. Would you like more information about that?"*

SCRIPTING  
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## Connecting special financing to product and service benefits:

Relate the benefits of specific products to the patient's lifestyle and then remind them about the special financing options\* available through CareCredit to help them get the eyewear they really want or need.

*"Prescription sunglasses with wraparound polycarbonate lenses are great for active lifestyles like yours. With the CareCredit healthcare credit card you could purchase a pair today and make convenient monthly payments. Special financing options are available for purchases of \$200 or more. Would you like more information about CareCredit?"*

If a patient has just received an eye exam and prescription but is not actively looking at products within the dispensary, take the initiative to reinforce the value of your products and services.

**PRACTICE:** *"Would you like to try on any frames today?"*

**PATIENT:** *"I like Doctor Smith and trust him with my prescription, but at XYZ Optical, I can buy two frames for \$99."*

**PRACTICE:** *"Yes, but it is important to understand the differences in what you are purchasing. Our frames and lenses use top of the line materials and are expertly fit. We offer a one year warranty on any manufacturer defect, along with free cleaning and adjustments for the life of your glasses. And if you're approved for the CareCredit healthcare credit card, special financing options are available for purchases of \$200 or more, which can help you manage your monthly budget. Would you like more information about CareCredit?"*

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## Positioning CareCredit as an added benefit:

Position CareCredit as an added benefit to decrease your need to offer costly discounts. For example, rather than offering a substantial price discount for multiple pairs, talk to patients about the special financing options\* available at your office with the CareCredit credit card.

*"When you purchase a 2nd pair of eyewear, we can extend the CareCredit healthcare credit card's 6 month special financing offer to a 12 month term. Does that sound like something that would interest you?"*

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## Using CareCredit to help patients fit product purchases into their monthly budget:

Illustrate how special financing options\* can help patients fit the optical products they really want into their monthly budget.

*"With the CareCredit healthcare credit card, you can take advantage of special financing options on a purchase of \$200 or more. If approved, you could simply order an annual supply of contacts, make monthly payments and not have to worry about re-ordering. Would you like more information about that?"*

SCRIPTING  
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## Handling sticker shock and objections to cost:

If a patient hesitates on cost, offer a solution other people have used to address the same concern.

**PATIENT:** *"That's not quite what I had in mind today. I'll think it over."*

**PRACTICE:** *"I understand these may cost more than you had expected. Others who've felt the same way have applied for the CareCredit healthcare credit card. If approved, you can take advantage of special financing options and make monthly payments. Would you like to learn more about CareCredit?"*

**PATIENT:** *"Eyewear has become really expensive."*

**PRACTICE:** *"The options and price ranges have definitely expanded, but there are also many new benefits and styles. We offer several payment options to help patients get the optical products they need and really want. In addition to household credit cards, checks and cash, we also accept the CareCredit healthcare credit card. Would you like to learn more about that?"*

SCRIPTING  
SAMPLE

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## Handling objections to credit card applications:

**PATIENT:** *"I don't want another credit card."*

**PRACTICE:** *"I understand. But CareCredit is a health, wellness and beauty credit card. Many people find it convenient to keep all of those expenses in one place. And if you are approved, special financing options with convenient monthly payments are available for purchase of \$200 or more. Plus, you can use it to pay for healthcare expenses for the whole family, even your pets. If this sounds like something that may benefit you, the application only takes a couple of minutes and we can do it from here. If not, we of course accept Visa®, MasterCard®, and cash. Would you like more information about CareCredit?"*

**PATIENT:** *"My credit isn't great."*

**PRACTICE:** *"We can give it a try. I've had patients get approved who had your same concerns. Even if we don't get the full amount, you may be able to get a portion of the eyewear cost covered, or you may apply again with a joint applicant."*

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## Handling patient non-approvals:

If a patient applies for CareCredit and is not approved, be sensitive and reiterate the other payment options available at your practice.

*"Well, we didn't get the answer we wanted today; however, you can always try again with a joint applicant."*

OR

*"It looks like they can't extend credit at this time; however, we do have other options."*

Remember to tell the patient they will receive a letter from CareCredit/GE Capital Retail Bank in 30 business days detailing the final decision.

For more tips on how to maximize CareCredit in your practice, call 800-859-9975 (press 1, then 6).

