

Use Smart Money to



Help Patients Accept the Full Treatment Plan

Are You or Your Staff Holding Back?

Before you even ask yourself whether the majority of your patients are opting in to the full treatment plan that you give, take a moment to reflect: are you actually providing a full treatment plan?

Patients expect that they will receive from your office all the advice they need on their eye care and eyewear. But are they getting it? Some doctors or their staff members may pull back from providing a full treatment plan for various reasons.

- ◆ Worry about the cost to the patient
- ◆ Concern about giving the patient “too much” information
- ◆ Unease about any perception that they’re “overselling” patients

It’s important to determine if anyone in the office harbors apprehensions because those people—and it might even be the doctor—could be doing the practice and its patients a disservice.

The treatment plan ideal

Discussing the *what* and *why* behind a full treatment plan is a great topic for a staff meeting. Team members across different practice areas might not be aware of what’s going on in other areas. It could be helpful for them all to hear what the doctor recommends in terms of eyewear, including multiple pairs for specific uses; health and safety issues, such as blue light and UV protection; supplements; diagnostic testing; and additional services, such as vision therapy or specialty contact lenses, or orthokeratology or other custom lenses.

As the treatment plan list builds, so does the associated cost. Including a discussion on how to present patient financing options as part of the treatment plan will help staff see

that the goal is to help patients to agree to a treatment plan that can help them now and in the future. When patients use a financing option, such as by using their CareCredit health care credit cards, patients may not have to make choices that could compromise their care.

Prioritizing the treatment plan

Doctors can present their full treatment plan with priority

items noted, whether that’s for the options in a dry eye treatment protocol or for eyewear choices, indicating what is of most immediate concern. Then identify what the next priority should be. For example, the doctor might say, “You said you’ll be starting a new job next month. For those commutes, a pair of prescription sunwear with antiglare lenses will make your drive much more comfortable.”

Leverage the CareCredit patient financing option with other savings, too. Cardholders could combine special financing with any in-office offers, such as for second pairs or a reduced price on nonprescription sunwear with an annual supply of contact lenses.

Prevention is key

As a health care concept, prevention is a strong focus. Patients want to know what they can do now to prevent or delay the onset of serious ocular conditions, such as glaucoma, cataract development and age-related macular degeneration. Make sure that the treatment plans that your patients hear—from doctors and staff alike—address the here and now as well as healthy vision for a lifetime. ○



Make sure that patients know that your office accepts CareCredit and that staff can explain the option.



Kaleb Langill
Lubbock, Texas

Make It Easy for Patients

Help patients see how financing can knock down the barriers to what they want and need

Kaleb Langill, the business manager for The VisionCenter of West

Texas in Lubbock, Texas, calls the CareCredit credit card “one of the services that makes us look good.”

What he means is that by accepting

CareCredit, the office can help make sure that patients who use the card with its special financing options are often able to get the full range of treatment options that the doctors recommend. The practice looks good because it helps patients overcome reluctance or use smart money strategies to buy what they need.

“CareCredit is the only patient financing health care credit card we accept,” he says. “It has the best versatility because it can be used in other health care providers’ offices, and the special financing is very attractive.”

When the optometrists provide patients with a treatment plan, it’s often for more than one item. It can include contact lenses plus backup eyewear, specialized multiple pairs, dry eye treatment or vision therapy, for example. The point is that the costs of fulfilling these recommendations can add up. So patients appreciate being able to use their CareCredit card to purchase what they need right away—without having to make the difficult cost choices of what they can do without, he says.

“It gives us the opportunity to help allow our patients to make the best choices for themselves, without the total being an obstacle. Our doctors are recommending medical devices or services that will help the patient. It’s not like it’s another pair of shoes or consumer luxury. These are necessities,” Langill says.

CareCredit is well-known in the area. “A lot of patients bring it up to us even before we have the opportunity to address it. Some have found us on the CareCredit doctor locator, and they chose this practice in part because they can use that financing here. Or some see the signage and realize that they can be less concerned about how much today’s visit and products will cost because they can use their CareCredit card,” he says.

Recommending second pairs

Patients purchasing second pairs of eyewear is becoming more common, Langill says. “The doctors typically prescribe more than one pair, noting that a second pair could be for computer distance but would also work well for cooking dinner or any-time that they’re looking at that distance. In the optical,

we’ll ask questions to uncover the patients’ needs, too.”

The simplest way to do that, he says, is to encourage patients to tell the opticians about how they use their eyeglasses and then ask, “What can be improved?” The answers are revealing because patients will often articulate some of what they heard in the exam room. Maybe they feel eye strain after a whole day at the computer, or maybe the sunlight bothers them on their drives to and from work. Letting patients identify the shortcomings in their current experiences helps set the foundation for why multiple pairs of eyewear make sense.



With CareCredit Direct, patients can quickly and easily apply privately right in the practice—freeing up your staff’s time and increasing productivity.

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—Kaleb Langill

Make it easy

Although many patients already know about CareCredit as a payment option, those who don’t are told how convenient it is. “We’ve had patients who go sit in our lobby, apply on their phones at the CareCredit website and come back to the front desk with an account number,” Langill says. The practice has opened a second location, where the experience is more “digitally integrated.” iPads are used for check-ins, which allow patients to apply for CareCredit even before starting their exam.

“We don’t want patients to have to make compromises, either by deciding to delay a purchase or by trying to find a less expensive and less reliable online alternative,” he says. “The practice staff tells patients that the practice stands behind any products it dispenses, a promise that online retailers may not always be able to make. We find that the prices at the practice are higher than these online sellers because the quality is better.” He tells patients, “We want to protect your purchase, so the way to do that is to sell you high-quality materials.”

He also emphasizes the importance of letting eligible patients know that any products or services from the office can be paid for with their CareCredit credit cards. “When we sit down with the patient, we can say, ‘Here’s everything that the doctor recommended for you. Whatever your health/vision insurance doesn’t cover can be put on your CareCredit card today, as long as you have credit available.’ The more we can make it manageable for patients, the fewer walls there are between them and the products and services they need and want.” ○

Patient Financing Can Put Full Range of Recommendations Within Reach

Deliah Rouse, co-owner with her husband of Rouse EyeCare Center in Lacey, Washington, first heard about CareCredit from her own mother, who had seen signage about it in the dentist's office. As it turns out, that dentist also lives in the neighborhood, so Rouse was able to ask him how accepting CareCredit worked for him. Her husband, **Craig Rouse, OD**, wasn't sure that discussions on financing fit with the office culture, but the dentist told him it was the best thing he had ever done for his patients' convenience and his practice cash flow.

With that endorsement, Rouse brought it into the practice, and acceptance and usage of the service has grown steadily over the years.

Many practitioners see the benefits of accepting CareCredit because it allows qualified patients special financing to help them with their optical purchases, she says. But the benefits of CareCredit extend beyond the optical, and in her role in managing public relations, Rouse says that accepting CareCredit can help people worry less about a family's cost of necessary eyewear and eye care.

Perhaps because of the perceived costs or the strained budgets at back-to-school time, some families put off children's exams, she says. "It's part of my emphasis to educate the community about the importance of annual eye health exams and having a first exam around a baby's first birthday," she says.

Through the information available on the practice's website and the signage on the front door and prominently displayed in other visible areas of the practice, she and the other staff can let patients know that CareCredit can help them budget the expense of medical services as well as any needed eyewear or products.

"Our practice is

mainly medical. We offer amniotic membrane placement, advanced testing for glaucoma and dry eye treatment, and Dr. Rouse sees a variety of eye diseases and injuries," Rouse says. "Those kinds of services are not covered by routine vision coverage, so these visits often count toward



Deliah Rouse and Dr. Rouse Lacey, Washington

For work play and everyday

Patients want multiple pairs of eyewear to enhance the way they live. Help make them easier to purchase from your practice with promotional financing options* available through the CareCredit credit card.

Call for more information and enroll at no cost today.

CareCredit
Making care possible...today.

866.853.8432 | www.carecredit.com | visioninfo@carecredit.com

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

patients' deductibles. With the coverage that so many people have now, these deductibles can be very high, but patients can use their CareCredit cards to cover these charges."

With some medical insurances, it can be difficult to determine before the patient comes in how much has been paid toward

Patients want multiple pairs of eyewear to enhance the way they live. CareCredit credit cards can make it easier for them to buy what they need and want.

the deductible, which means that these services might be billed to the patient. "When we send out

our billings and the charges are about \$200 or more, we always include a CareCredit brochure in the envelope," she says. Patients can apply at home or online and use their CareCredit available financing to pay the practice.

Similarly, the billing coordinator can sit with a patient who has been told that he or she needs more testing or additional services and explain the CareCredit option immediately. It takes the pressure off for qualified patients who learn that there's an option for monthly payments.

"We never want patients to have to delay or defer treatment or products that can help them right now for financial reasons. If we can treat dry eye sooner, the patient gets relief sooner. If we can fit a child with eyewear as soon

as it's needed, that child has greater opportunities to learn well in school," she says. "CareCredit helps us to help that patient follow all of the doctor's treatment protocols and/or eyewear prescriptions." ○



Build an Eyewear Wardrobe

Deliah Rouse has seen plenty of patients over the years limit their choices for eyewear and lens options because they're working with a specific budget in mind. "What I love about accepting CareCredit is that I can show patients that if they buy a higher-quality frame than they bought last time, they can start building their eyewear wardrobe. I ask them if they have a wardrobe of shoes, and most do. Then I ask, 'What's the first thing people see about you: your shoes or your eyes?'" ○

Full Treatment Plan Is Better for Patients and Your Practice

Patients want to know what their doctors' recommendations are and what the cost will be. Those are reasonable expectations. Patients come to see their eye care professional precisely to learn what's new that might help them see more comfortably or clearer or how to prevent or manage an ocular condition. But they want to know how much it will cost. If they feel that they're limited by the amount in their checkbook at the moment or even because they're thinking of some other expenses that are coming up, they may be limiting their own options and shrinking the treatment plan.

Regular and unobtrusive reminders that the practice accepts CareCredit credit cards could help patients see the treatment plan as a whole and appreciate the ability to begin fulfilling the entire plan immediately. Here are ways to educate patients about CareCredit.

◆ **Don't wait for the patient to ask.** Present the option to all patients, as CareCredit can be a smart-money move for patients.

◆ **Post CareCredit information on your practice or optical website.** You can link to the patient portal so that

patients can apply online even before coming to your office.

◆ **Include CareCredit information with your intake materials.** It could say something like, "We accept CareCredit cards because we want to help patients get the products and services they need today. Learn more here or use the computer terminal in the reception area to apply now."

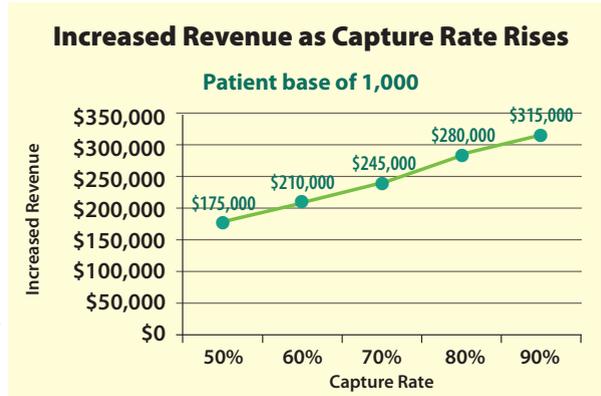
◆ **Post CareCredit signage, especially where patients are thinking about money.** This includes higher-end frame displays, the contact lens room and the checkout desk. A discrete sign in the exam room can serve as a reinforcement from the doctor.

◆ **Include CareCredit information if your office sends bills.**

What can adherence to a full treatment plan mean to the practice? There are so many benefits. For example, the chart shows how much revenue could increase with every 10 percent jump in the eyeglasses capture rate. By promoting your eyewear and the financing option to patients while they are in the office, explaining the benefits of buying their eyewear with you instead of online or elsewhere and making it easy to do so, your capture rate can climb. Promote multiple pairs, and it increases even more.

An office can run its own calculations to measure the financial impact. If you increase your antireflective rate or supplement sales or orthokeratology patient base, what does it mean to the bottom line?

By removing the real or perceived barrier that patients have about making their purchase or paying for services at your practice, you will enhance patient satisfaction, improve outcomes as patients implement the full treatment plan and improve your profitability. ○



CareCredit Offers Financing Options Including No Interest If Paid in Full Within 6 or 12 Months*



This is for purchases of \$200 or more made with the CareCredit credit card. Interest will be charged to the account from the purchase date if the promotional purchase is not paid in full within the promotional period, and minimum monthly payments are required. Required monthly payments may or may not pay off purchase before the end of the promotional period. ○

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*No interest will be charged on the promotional purchase if you pay the promotional purchase amount in full within the 6- or 12-month promotional period. If you do not, interest will be charged on the promotional purchase from the purchase date. Regular account terms apply to nonpromotional purchases and, after promotion ends, to promotional balance. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreements for their applicable terms. Subject to credit approval.

For 30 years, CareCredit has helped millions of patients receive the care and products they both need and desire. Its demand continues to grow as the card is now accepted at more than 200,000 locations nationwide and has 10+ million cardholders. In a recent survey, 96 percent of these cardholders rate CareCredit as a good to excellent value, and 97 percent would recommend it to a friend. (CareCredit cardholder engagement study, Q4 2016). For more information on CareCredit, call 800-300-3046 or visit www.carecredit.com.

