



The CareCredit® healthcare credit card

When you accept the CareCredit healthcare credit card you provide customers with a convenient way to pay out-of-pocket costs that insurance doesn't cover — including co-pays, co-insurance and deductibles — and get the medical equipment and supplies they want or need without delay.



Why Add CareCredit as a Payment Option?

With 11.7 million open cardholder accounts, the CareCredit credit card makes it easy for consumers to move forward with care. A healthcare credit card can help consumers and their families access the medical equipment and care they need and want without delay or compromise by helping to bridge the gap between the cost of care and their insurance benefits. With the CareCredit healthcare credit card, you can provide consumers a variety of promotional financing options* with monthly payments, which may make your consumers' decision to proceed with care a lot easier.

What Makes CareCredit Different?



Helps improve billing and consumer payment process:

- Your practice gets paid within 2 business days
- Helps reduce A/R and improve revenue cycle management
- Frees up staff time — no need for billing and collecting payment



Attract new consumers

CareCredit has 11.7 million cardholders with many who actively search for practices that accept CareCredit. Plus, an average of 156,000 new accounts open every month.



Provide consumers a complete healthcare financing solution

Consumers can use CareCredit at over 250,000 enrolled locations nationwide including dentistry, cosmetic, vision and veterinary care.



Increase consumer retention and loyalty

When consumers have a dedicated financial resource, it may make it easier for them to return for on-going care or additional healthcare needs.



97%

of cardholders rate CareCredit a good, very good or excellent value.**



Half

of cardholders said they would have postponed or not moved forward with the complete recommendation if CareCredit had not been available.**



91%

of cardholders would recommend CareCredit to a friend.**

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

** Cardholder Engagement Study, Q3 2020.

How CareCredit Works

Home medical equipment and supplies are offered at a range of prices and options. With the CareCredit credit card you can make the choice that's right for you and pay for out-of-pocket costs that insurance doesn't cover.*

How CareCredit Works:



- Introduce the CareCredit credit card for costs not covered by insurance.



- Consumers can apply for CareCredit on their mobile device, online or over the phone, in your location or at home. Credit decisions are provided instantly.**



- Cardholders can take advantage of promotional financing options on balances of \$200 or more.**



- Receive payment in two business days, with no recourse if the customer delays payment or defaults.***

A Proven Payment Solution for Your Customers



The CareCredit health, wellness and personal care credit card gives your customers a new way to pay out-of-pocket healthcare costs—and you get paid in two business days.

CareCredit Makes Care Possible Today:



- For 30+ years, CareCredit has been helping consumers pay over time for out-of-pocket costs



- Cardholders have \$39+ billion in total available credit



- \$2,164 is the average 1st ticket for a consumer opening a CareCredit account in a Durable Medical Equipment (DME) location¹

* Subject to credit approval.

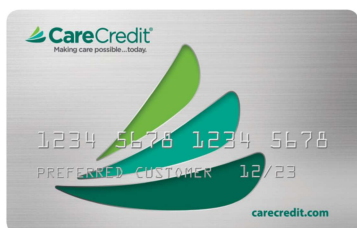
** Must be 18 to apply. Must be 21 to apply by phone.

*** Subject to the representations and warranties in the CareCredit Agreement with Participating Providers, including but not limited to only charging for services that have been completed or that will be completed within 30 days of the initial charge, always obtaining the consumer's signature on in-office applications and the cardholder's signature on the printed receipt.

¹ Average 2020 1st ticket sale in independent DME locations that accept CareCredit, CareCredit Analytics, 2021.

How Your Cardholders Will Use CareCredit

In today's insurance environment many consumers face high out-of-pocket expenses, including deductibles and co-insurance, that can be an obstacle to getting the home medical equipment they really want and need. The CareCredit credit card provides a convenient payment solution that helps consumers fit out-of-pocket expenses into their monthly budget.



Cardholders can use CareCredit

with promotional consumer financing to pay over time for deductibles, copays, and treatment not covered by insurance*.

How your cardholders will use CareCredit:



- Once approved, they can immediately use their CareCredit card to pay deductibles, copays, coinsurance, medical equipment and more*



- They can use their card and choose a special financing option on purchases of \$200 or more**



- You get paid in two business days, with no responsibility if the cardholder delays or defaults†



- They can use their CareCredit card at every visit without re-applying** — so they're always prepared with a way to pay

Cardholders can use CareCredit, at locations in the network, for:

- Assistive Devices
- Continuous Passive Motion Units
- Infusion Pumps
- Lift Chairs
- Monitors
- Prosthetics and Orthotics
- Scooters
- Sleep Apparatus
- Specialty Beds
- Wheelchairs
- And More

* Subject to credit approval. Must be 18 years or older to apply and 21 years or older to apply by phone.

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

† 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 will be completed within 30 days of the initial charge, always obtaining the consumer or client's signature on in-office applications and the cardholder's signature on the printed receipt.

3 Misperceptions About CareCredit

1

THE TRANSACTION FEE REDUCES MY PROFIT

CareCredit's transaction fees are typically 1% higher than other companies, but the average transaction of consumers using CareCredit is significantly higher than with other tender types. In fact, **\$2,164 is the average 1st ticket for a consumer opening a CareCredit account in a Durable Medical Equipment (DME) location.***

Yes, it costs the retailer a transaction fee when customers choose to use CareCredit to pay for their home medical equipment health needs. Most practices accept general-purpose credit cards, which also charge a transaction fee. CareCredit's transaction fees are typically within 1% of other credit card companies.

The difference is with CareCredit customers can take advantage of promotional financing. And when they do, the average ticket is significantly higher than the industry average. Many of your colleagues have found the incremental revenue far outweighs the incremental cost of less than 1%.

2

IT TAKES TOO MUCH TIME

Most teams find discussing CareCredit is easy and takes just minutes.

Consumers can apply privately using their smartphone while they are in store. Credit decisions are immediate, helping increase consumer purchasing power. CareCredit offers free resources and training to help you and your team integrate promotional financing into your payment discussions.

3

CONSUMERS MAY NOT WANT ANOTHER 'CREDIT CARD'

With the CareCredit credit card, consumers have a financial resource they can use to return to their provider for ongoing care. And, a significant percentage of our cardholders may initially use CareCredit for their dental or veterinary needs and then seek providers who accept CareCredit for other healthcare services — from durable medical equipment to dental procedures.

Consumers appreciate and value CareCredit. 97% of CareCredit cardholders surveyed rate the healthcare credit card as a good to excellent value and 91% would recommend it to a friend.**

* Average 2020 1st ticket sale in independent DME locations that accept CareCredit, CareCredit Analytics, 2021.

** Cardholder Engagement Study, Q3 2020.

Frequently Asked Questions

1

WHAT KINDS OF CARE CAN THE CARECREDIT CREDIT CARD PAY FOR?

The more than 250,000 cardholders can use the CareCredit credit card, at locations in the CareCredit network, for a wide range of health and wellness expenses, including home medical equipment, hearing, dental and more. They can use CareCredit to pay for deductibles, co-pays and other costs not covered by insurance.*

2

IS CARECREDIT A MEDICAL INSURANCE POLICY OR FSA/HSA ACCOUNT?

No. CareCredit is a healthcare credit card, and it does not replace medical insurance policies or FSA/HSA accounts. It is intended to help cardholders pay for out-of-pocket expenses that are incurred beyond their health plan or FSA/HSA accounts.

3

HOW DO I KNOW MY CUSTOMERS WILL LIKE CARECREDIT?

You can be confident that your customers will use and appreciate CareCredit. In fact, 90% of cardholders who used CareCredit said they are likely, or very likely, to use their CareCredit credit card again.¹

Ready to enroll? Call 800-300-3046 (press 5) to get started today!

Or, visit [carecredit.com/HMEenroll](https://www.carecredit.com/HMEenroll). Reference **Golden** at enrollment.

To learn more, call your Practice Development Team at 800-859-9975 (press 1, then 6) or go to www.carecredit.com/contact.

* Subject to credit approval.
1 Cardholder Engagement Study, Q3 2020.

