

No Surprise Financing Begins WITH AN OPEN PRESENTATION PROCESS

FOLLOWING THREE SIMPLE STEPS CAN HELP YOU INCREASE CASE ACCEPTANCE

WHEN PATIENTS ARE PRESENTED WITH the full cost for their elective dental procedure, they often leave the doctor's office with only that lump sum payment in mind. The way financing options are presented to a client, however, can often determine whether they will proceed with dental treatment.

Talking about down payments, interest rates, and monthly installments can be daunting enough to make some patients simply walk away from care. It's important to present financing options to your patients in a clear, easy-to-follow, manner to help alleviate their stress and help increase case acceptance.

The ChaseHealthAdvance Payment Options Worksheet helps you present financing options in an upfront, organized way that is easy to understand and helps patients see the affordability of moving ahead with treatment.

Here are three simple ways that using the Payment Options Worksheet can help improve the way you present financial options:

1. Give patients their own copy of the Payment Options Worksheet

The Payment Options Worksheet is specifically designed as a tool to be shared. By giving patients their own copy to review as you walk through their options, you'll increase their understanding of the financial process and enable them to better retain the information. You can conveniently pre-print this worksheet at www.HealthAdvance-Online.com.

The worksheet is designed to record multiple payment options at once, so having a personal copy to review can help keep the entire financial discussion straightforward and organized with no surprises.

2. Encourage patients to take the Payment Options Worksheet home to review all of their payment options

If the patient is not ready to immediately commit to treatment, the Payment Options Worksheet is a key take-home tool. It systematically breaks down each payment option and creates a detailed record that patients can review. The worksheet also serves as an effective reminder of everything discussed in the consultation, and helps guide patients to make informed decisions about treatment. Conveniently, you can send the Payment Options Worksheet

to the patient's email account during the presentation or post consultation. If the patient misplaces the sheet, or simply needs a reminder about treatment cost, the Payment Options Worksheet can be delivered to them in seconds.

3. Be sure the customer reads all legal disclosures

The Payment Options Worksheet is written in clear, easy-to-understand language to make the financing process transparent for the patient. The legal disclosures ensure compliance with federal law, and make patients aware of their rights and responsibilities. By using the worksheet and preapproved legal disclosures, you can be sure you cover the important financial information patients need to know. The Payment Options Worksheet can easily be customized with your logo and practice information and the pre-selected payment options your practice offers. The goal of ChaseHealthAdvance is to ensure that providers and patients know exactly what to expect at every point of the relationship, with no surprises.

To access the useful Payment Options Worksheet, or for more information about using it as a visual presentation tool, contact ChaseHealthAdvance at 888.388.7633 or visit our website at www.AdvanceWithChase.com.

Help increase your case acceptance rate by presenting affordable monthly payments

Standardize your office's case presentation process by using the Payment Options Worksheet. It's a visual aid you can use during consultations, to ensure your patients understand the available payment options, promotional terms & disclosures.

1

YOU COULD BEGIN FEE PRESENTATION LIKE THIS:

"Based on the treatment/procedure we just discussed, we offer several payment options, including flexible payment plans from ChaseHealthAdvance, a product issued through Chase. Let's review these options so you can choose one that will work best for you."

2

"The total investment for your recommended treatment is \$4,995. Our practice does not require an out of pocket down payment."

4

"You may also be eligible for a NO INTEREST IF PAID IN FULL WITHIN 24 MONTHS plan from ChaseHealthAdvance. No down payment is required and your monthly payment will be \$209.79 for 23 months, with a final payment of \$169.83. If you are looking for an even lower monthly payment we can offer the EXTENDED PAYMENT PLAN FOR 48 MONTHS. That monthly payment will be \$139.00."

3

"If you wish, you may pay the balance in full by making a payment of \$4,995.00 today by cash, check or credit card."

5

"Please note the other rates and fees that will apply to your account. Would you like to select a payment option, so you can begin your treatment today?"

ABC Health Care
1234 ABC Drive
Atlanta, GA 30338
888-388-7633

Name: _____ Date: _____

Treatment fee subtotal:

Down payment or other form of payment:

Total amount due:

THE FOLLOWING PAYMENT OPTIONS ARE AVAILABLE

Cash/Check payment at start of treatment

Credit Card payment at start of treatment

ChaseHealthAdvance FINANCING OPTIONS

NO INTEREST IF PAID IN FULL WITHIN 24 MONTHS
Interest will be charged to your account from the purchase date at the APR for Purchases 27.99% if the balance is not paid in full within the promotional period of 24 months or you make a late payment.*

Make 23 payments of \$209.79 and a final payment of \$169.83. In 24 months the total amount you will pay is \$4,995.00*

EXTENDED PAY PROMOTIONAL PERIOD OF 48 MONTHS
Interest will be charged at an APR of 14.99%. If the balance is not paid in full within the promotional period of 48 months or you make a late payment, any remaining balance will accrue at an interest APR for Purchases 27.99%.*

Make 48 payments of \$139.00. In 48 months the total amount you will pay is \$6,672.00*

*The Penalty Rate for this account is 29.99% Annual Fee: None. Minimum finance charge 5.50. See the disclosures provided at time of transaction and your ChaseHealthAdvance Revolving Account Agreement, for more information about this promotion. Credit is issued by Chase Bank USA, N.A. Subject to credit approval. This offer is available only to applicants who reside in the U.S.

Three simple tips to help increase your case acceptance

Have the patient on your left side so they have a clear view of the worksheet as you explain each option.

For those needing more time to make a decision, be sure to give them this worksheet so they can take it home and review all of the payment options.

Be sure to provide the patient with a ChaseHealthAdvance Brochure that fully explains all legal disclosures.

