

## External Financing

### Sample Script for Discussing External Financing Options

- Front Desk: “Hi, Mrs. Doe. How are you today?”
- Patient: “I’m well, Jane. Thanks for asking. I’m a little surprised though at the procedures Dr. Cook said I need to have done. And the cost. It’s a lot more than I ever expected to have to pay to take care of my teeth. I don’t know how I’m going to afford this.”
- Front Desk: “I can certainly understand your concerns, Mrs. Doe. While the treatment Dr. Cook has recommended for you is a bit more complex than your typical appointments, I assure you that the doctor developed this customized treatment plan after carefully assessing your current oral health and determining what treatments and procedures are best for improving it.
- “I’m happy to tell you that we can help you secure financing for this treatment. Our office works with a company that offers a credit card that can be used just for health care expenses. They have flexible payment plans and even let you make convenient monthly payments over time.
- “The plan is managed 100% by the credit card company and applying is easy. We have a brochure about the program, and an application form in right here. The brochure covers many of the questions patients ask when they’re deciding how to finance treatment. I’ll give this to you to review at home but, as you can see, it addresses different financing options and offers resources so you can learn more about credit and loan financing.
- “If you’re interested in the credit card that can be used for health care costs only, you can fill out the application here, do it online or over the phone. They’ll tell you the status of your application almost immediately. Let us know as soon as you find out if you’ve been approved; we can start treatment very soon after that.
- “Mrs. Doe, I know we’ve given you a lot of information today. Do you have any questions? I can try to answer any questions you have about paying for treatment and we can follow-up with Dr. Cook if you have any questions about the treatment plan you’ve accepted.”
- Patient: “I’m good, Jane. Thank you. I appreciate the information. I’d like to take some time to think about all of this.”
- Front Desk. “Of course, Mrs. Doe. I understand. I’ll give you a call in a few days to see when you’re available for the first appointment and to answer any other questions you might have. Of course, please feel free to call us if you have questions you’d like before that. Our office number is right here on the informational brochure and the financing application.”
- Patient: “That sounds great, Jane. Thank you. I’ll read this over and talk with you in a few days.”

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