

CareCredit Quickscreen

Benefits, FAQs and Process

Why wait for patients/clients to ask about CareCredit?

CareCredit's Quickscreen Process can help facilitate your financial conversations with patients/clients, determine their Pre-approval status with no negative impact on their credit bureau report, and highlight how CareCredit's credit card can help them get started on your recommended procedures.

FAQs

1 What is Quickscreen?

Quickscreen is not an application for credit. It is a Pre-approval offer of credit. Quickscreen helps determine if known patients/clients are more likely to be approved for the CareCredit credit card in advance. Therefore, it can help determine if your patients/clients will be approved for CareCredit, before the financial discussion of a treatment or recommended care plan.

If the patient/client accepts a pre-approved offer of credit, completes a full credit application and is approved, he/she will receive the card in the mail.

2 When do I use Quickscreen?

We recommend that you use Quickscreen for every patient/client for who you have an address on file.

Quickscreen can be used to determine CareCredit credit card approval for treatment/procedure costs of any amount. Use it the day before an appointment, the day of an appointment or prior to the financial discussion with the patient/client, where you explain payment options.

Using Quickscreen with all patients/clients helps facilitate the treatment cost conversation and ensures CareCredit is promoted consistently.

3 How can you determine if someone is eligible for CareCredit in advance?

Quickscreen requires only the patient's/client's full name and address (no P.O. Boxes) of a known patient/client to determine if they will be Pre-approved for CareCredit.

You may also enter the patient/client's social security number, either the full 9 digits or just the last 4, telephone number, and date of birth for a higher degree of accuracy.

Quickscreen has no negative impact on their credit bureau report.

Do not offer consumers the opportunity to request Pre-approval via Quickscreen. Consumers can only request credit by completing an application.

4 Is Quickscreen different than a standard CareCredit application?

Quickscreen only uses a few pieces of information and is done prior to your practice discussing the financial options for recommended procedures and the benefits of CareCredit with your patients/clients.

A Quickscreen display of "Unable to Pre-approve - Refer Patient/Client to Credit Application" does not always indicate the applicant cannot be approved on a standard application.

Typical reasons why a "Unable to Pre-approve - Refer Patient/Client to Credit Application" message is received via Quickscreen, yet is approved via the standard application process, include:

- Applicant has previously opted-out of credit Pre-approval processes.
- There is no match on the patient/client name.
- Recent changes in their credit bureau data or entry errors.



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CareCredit Quickscreen

FAQs

5 What is the cost to my practice to use Quickscreen?

There is no cost to your practice to use Quickscreen.

6 What are the differences in how I submit transactions using an account opened through Quickscreen versus standard CareCredit?

None. Once you have received the account number, submit transactions as usual via www.carecreditprovidercenter.com.

7 Can we use a joint-applicant with Quickscreen?

No. However, if your patient/client is not Pre-approved on Quickscreen, please continue to utilize the standard CareCredit application and complete the joint-applicant information.

8 How do I inform patients/clients they have been pre-approved with Quickscreen?

After discussing procedure costs with your patients/clients, provide your patients/clients with their CareCredit financial options. Inform them that they have been "Pre-approved for CareCredit" and state their credit limit. We suggest the following phrasing:

"Mrs. Jones, your share of the treatment that we discussed comes to \$1,638. You have already been Pre-approved for a CareCredit credit card with a credit limit of \$2,000. If approved, your financing options include convenient monthly payments, enabling us to schedule the start of your treatment today. Would you like to accept the credit offer?"

Note: Once Quickscreen has been processed, only Pre-approved consumers must be presented the offer. Do not communicate the QS outcome to patients/clients who were not pre-approved.

Note: As of July 1, 2020, California providers may submit a Quickscreen on behalf of their patients/clients. However, they can no longer accept a Pre-approval offer on behalf of their patients/clients. Instead, a custom URL/QR code is generated and provided to a patient/client to accept the offer on their own device and complete the credit process.

9 How long is the Quickscreen offer available before I need to activate the account?

The Quickscreen offer must be presented to patient/client within 30 days. If you do not indicate the patient/client's decision in Provider Center, Synchrony Bank will mail the patient/client their Pre-approval letter.

- **For patient/client's outside of California**, if the patient/client decides to accept the Pre-approval offer, select "Customer Accepts" in Provider Center.
- **For patient/client's in California**, if the patient/client decides to accept the Pre-approval offer, copy the generated custom link and send it to the customer so they can accept the Pre-approval offer and complete the application on their own device.
- If the patient/client decides to decline the Pre-approval offer, select "Customer Declines" in Provider Center.
- If the patient/client is not sure if they want to accept or decline the Pre-approval offer, do NOT indicate the patient/client's decision (accept or decline). Select the "Print Offer" option and give the printed Pre-approval details to the patient/client. The patient/client may decide they want to accept the offer at a later date when they receive the Pre-approval letter from Synchrony Bank.
- If you are unable to make the offer or if the patient/client does not show-up for their appointment, do NOT indicate the patient/client's decision (accept or decline). Select the "Print Offer" option and give the printed Pre-approval details to the patient/client. The patient/client may decide they want to accept the Pre-approval offer when they receive the Pre-approval letter from Synchrony Bank.
- If the patient/client is not Pre-approved, you need not mention anything. Pre-approval has no negative impact on their credit bureau report.

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CareCredit Quickscreen

FAQs

10 What is the impact of submitting a Quickscreen with the optional Date of Birth (DOB), Social Security Number (SSN), or Telephone Number fields completed?

These optional fields are used to identify whether the patient/client already has an existing CareCredit account. Additionally, they are used to help find the patient/client information in order to process the Quickscreen request. Providing these optional fields has no impact on their credit bureau report during the Quickscreen process.

11 How do I use the Quickscreen process?

The Quickscreen process is simple and only takes a few minutes. Follow the step-by-step guide on the following pages to guide you through the process.

12 Whom do I call for questions, supplies or help?

Please call the CareCredit Provider Services Center at **800-859-9975**.

Quickscreen

Quickscreen is a Pre-approval on an individual basis based on pre-defined selection criteria set by Synchrony. To help ensure fair lending compliance, Quickscreen strategies must be utilized consistently.

Do not offer patients/clients the opportunity to request Pre-approval via Quickscreen. Patients/Clients can only request credit by completing an application.

If the Pre-approval offer is not presented to the patient/client or if there is a system issue preventing the offer from being presented, Synchrony Bank will mail the patient/client required disclosures, as applicable by law, within 30 days.

Specific disclosure requirements apply to Pre-approved solicitations. Quickscreen solicitation offers of credit must clearly and conspicuously disclose the terms of the offer, in accordance with the specific format and placement requirements provided by Synchrony Bank. Provider is responsible for ensuring that patients/clients are provided the appropriate Pre-approved disclosures with the offer and that the patient's/client's acceptance of the approval is documented.

Pre-approval offers must be presented to the patient/client, and if accepted, the patient/client must provide additional required information to open a credit account including SSN or ITIN, DOB, Income, etc. to validate that the patient/client still meets the requirements the approval was based upon and to determine if the patient/client meets the ability to pay requirements.

CareCredit Quickscreen Process

STEP 1 | Quickscreen

- 1 To access Quickscreen, go to **Applications>Quickscreen**.

Provider representative fills out the Quickscreen information and clicks **Submit**.

REQUIRED

- Full Name
- Complete Address (no P.O. Boxes)

RECOMMENDED (OPTIONAL)

- Estimated Fee
- Social Security Number
- Telephone Number
- Date of Birth

STEP 2 | Present Quickscreen Offer

Advise your patients/clients that they have been Pre-approved for CareCredit.

- 2A If the patient/client is Pre-approved, and they accept the offer, click **Customer Accepts** and proceed to **STEP 3**.

Note: In CA, if a patient/client is Pre-approved, a custom URL is generated and provided. The patient/client can use the customer link to accept the Pre-approval offer and apply directly from their own device.

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CareCredit Quickscreen Process

2B If patient/client is Pre-approved and **does not accept** the offer, click the **“Customer Declines.”**

Quickscreen Pre-approval

The customer has been Pre-approved

DATE 09/02/2020	PRE-APPROVAL AUTH # 99999996342	APPLICANT NAME JULIE BOUPIN
CREDIT LIMIT \$ 3,500.00	MERCHANT NUMBER *****9966	EXPIRATION DATE 11/01/2020

Ask if the customer wants to accept this offer of credit, then select:

- **Customer Accepts** to complete a credit application in Provider Center
- **Print Offer** if the customer wants to complete a credit application on their own device, or if you want to present the offer later
- **Customer Declines** if the customer does not wish to apply for credit.

Customer Accepts **Print Offer** **Customer Declines**

2C If the patient/client is not present, Retain the Pre-approval number. Click **“Print Offer”** and present to the patient/client when they are present. Refer to Steps 2A and 2B to record the patient’s decision once they are present. If you are unable to present the offer to the patient/client, for example, the patient/client does not show-up for their appointment, there is no need to select either accept or decline.

2D If the patient/client is **“Unable to Pre-approve - Refer Patient/Client to Credit Application”** they can fill out a complete CareCredit Application.

New Application

Unable to Pre-Approve - Refer Patient/Client to Credit Application
We could not obtain a pre-approval for this patient/client with the information given. They could still qualify if you offer the credit application. If the patient/client would like to apply, enter the remaining required fields below and submit for credit decision.

All fields are required unless otherwise noted.

Please obtain and note two forms of acceptable I.D. on the top of the printed application.

Application Language:
 English Spanish

ESTIMATED FEE
 \$ 1000

Applicant Information

FIRST NAME: JULIE MI: Opt LAST NAME: BOUPIN SUFFIX: Optional

DATE OF BIRTH: MM/DD/YYYY EMAIL ADDRESS: Optional SOCIAL SECURITY NUMBER: ITIN

HOME PHONE: Business/Work Phone: Optional MOBILE PHONE: Optional

MAILING ADDRESS: 40 GRANITE AVE APARTMENT: Optional

CITY: PORT DEPOSIT STATE: MD ZIP CODE: 21604

HOUSING STATUS: Own Rent Other MONTHLY NET INCOME (FROM ALL SOURCES): \$

Co-applicant

Next **Cancel**

CareCredit Quickscreen Process

- 2E** In California, If the patient/client is “Unable to Pre-approve - Refer Patient/Client to Credit Application” they can be sent a link to complete the application from their own device. following the instructions outlined above.

The screenshot shows the 'New Application' page in the CareCredit Provider Center. A yellow box contains the following text: 'Refer Patient/Client to Credit Application. We could not obtain a pre-approval for this patient/client with the information given. They could still qualify if you offer the credit application. Under state law, providers in your state may not submit credit applications on behalf of others. Instead, individuals can apply for CareCredit directly. The process is quick and easy, they'll receive an immediate credit decision, and you can cover time and effort. Apply online using your location's custom link (see below) or Apply by phone* at 800-366-8296 or Use a patient/client dedicated label or PC where you have downloaded CareCredit software. PROVIDE YOUR CUSTOM LINK TO PATIENT/CLIENTS: https://www.carecredit.com/go/SQC58Z/ Copy Link. Visit the Promote & Advertise page for QR Codes, marketing materials, and other ways to share your custom link with patient/client. *Must be 21 or older to apply by phone. Provide individuals applying for the CareCredit credit card by phone with a copy of the cardholder agreement account terms. Done

STEP 3 | Completing the Quickscreen Process

- 3** If the patient/client is present and accepts the Pre-approval offer, continue filling out the rest of the application. The patient's/client's information will pre-populate. Click **Next**.

The screenshot shows the 'New Application' page in the CareCredit Provider Center. A green box contains the following text: 'Continue Application. The information you entered during the Quickscreen process is pre-filled in this application. Please enter the additional information below and submit to complete the process. All fields are required unless otherwise noted. Please obtain and notate two forms of acceptable I.D. on the top of the printed application. Application Language: English Spanish. ESTIMATED FEE: \$ 1200. Applicant Information: FIRST NAME, MI, LAST NAME, SUFFIX.

STEP 4 | Processing Application

- 4** Complete the process and click **Submit**. Proceed to **STEP 6**.

The screenshot shows the 'New Application' page in the CareCredit Provider Center. A green box contains the following text: 'Review the application details below and obtain the customer's signature before proceeding. Applicant Information: APPLICANT NAME: STEVEN WALKER, BUSINESS/WORK PHONE, DATE OF BIRTH: 02/08/1979, MOBILE PHONE, EMAIL ADDRESS, APPLICANT ADDRESS: 6959 FM 1900 RD W, 1521, HOUSTON, TX 77064136, SOCIAL SECURITY NUMBER/ITIN: XXX-XX-1749, HOUSING TYPE: Own, HOME PHONE: (281) 676-1766, MONTHLY NET INCOME: \$ 5,000.00. Main Changes. Print Full Application, Print Signature Pages.

STEP 5 | Quickscreen Status

- 5** The provider can check the Quickscreen Status by going to the Quickscreen Report or Check Application Status under Applications section and searching the Pre-approval Auth #.

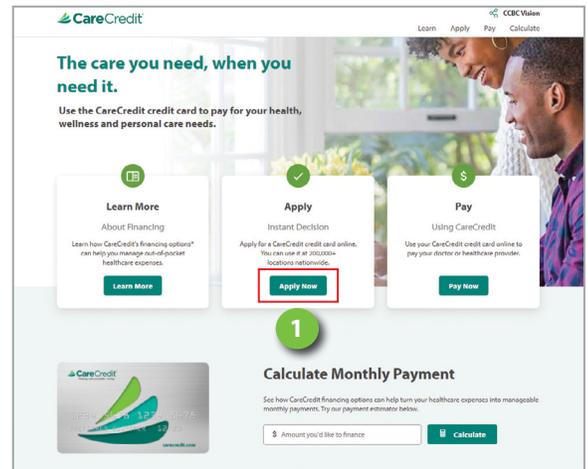
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CareCredit Quickscreen Process

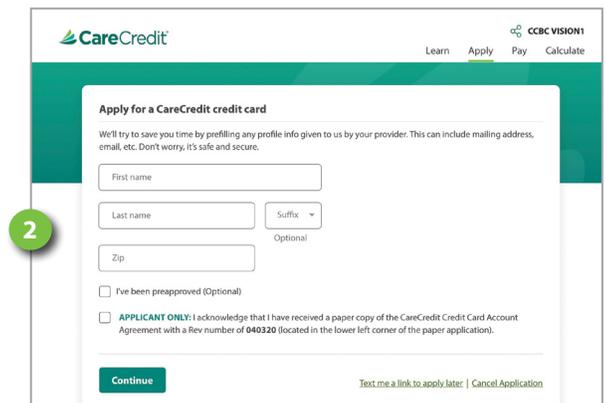
Applications via Quickscreen Prefill: In-Office Devices

Note: This feature is available for those patients or clients that are Pre-approved and accept the credit offer. It will automatically prefill the patient or client's application with stored information. For more information, see the job aid CareCredit In-Office Devices.

1 Patients or clients can click the **"Apply Now"** button on the homepage to retrieve the Quickscreen pre-approval record and continue filling out the rest of the application.



2 Patients or clients enter their **first name, last name, zip code, and date of birth** to retrieve their Pre-approval record.



3 After being Pre-approved, when a patient or client enters their matching information into the self service site, the information you provided will be prefill on their form, expediting the application process.

