



Policy F-1300 CareCredit

Introduction

The following are guidelines for introducing and discussing CareCredit as an option for our Clients to pay for their out-of-pocket expenses. It is important to understand that each branch must have at least one employee that is certified with CareCredit. Only certified employees may assist with the application process, discuss available terms, and interest rates and assist with the PayMyProvider.com process with Clients. Non-certified employees may inform Clients that CareCredit is available, provide the phone number and website to apply, but must transfer calls to a certified employee to discuss all other information.

Initial Introduction

- At the time that initial benefits, upgrades, or non-covered items are discussed, the ATP, Technician or CSS should discuss CareCredit as an option with the Client if the Client doesn't have other means of payment.
- If the Client is interested, this discussion must be notated in the work order to reference once the out-of-pocket expenses are determined.

Funding Process

- Once the Funding Specialist has determined the estimated total out of pocket expenses, the Client must be contacted to discuss their options by a Certified CareCredit Funding Specialist or teammate. If the Funding Specialist is not certified, they may provide the phone number and website to apply but cannot provide any other information. If the Client has selected to consider CareCredit, the following information should be provided.
 - Direct the Client to apply online at www.CareCredit.com using a smartphone, tablet or computer or they can call (800) 365-8295 to apply by phone.
 - *Note: a certified NSM employee may assist the Client on the application process if the Client has filled out and signed the paper application. The Client must be physically present with the NSM employee during the online application process and the Client must present a copy of their Driver's License or State issued Identification Card for verification.*
 - The Client may select to prequalify without affecting their credit score. This option is available online or by phone with minimum information required.
 - Inform the Client that CareCredit is not a credit card, and it carries a 26.99% APR which accrues on the outstanding balance during the promotional period from the date of the transaction.
 - Once the final out of pocket amount is determined and the Client has been approved by CareCredit, the Client can select their financing options. The Client can utilize the CareCredit online payment calculator to review estimated monthly payment amounts prior to selecting a plan.

NSM offers the following plans:

- 6-month deferred / no interest plan / min purchase \$200
- 24-month fixed pay / reduced APR / min purchase \$1,000
- 36-month fixed pay / reduced APR / min purchase \$1,000
- 48-month fixed pay / reduced APR / min purchase \$1,000
- 60-month fixed pay / reduced APR / min purchase \$2,500
- The Client must log on to www.PayMyProvider.com to select their promotional financing and pay their balance for services provided by NSM. The Client must select National Seating & Mobility as their provider and have their NSM Work Order number to complete this transaction. They must then provide the transaction number to NSM which will be used to log the payment receipt in the Work Order.
 - *Note: a certified NSM employee may process this payment on behalf of the Client if the Client is physically present with the employee during this transaction. The Client must present a copy of their Driver's License or State issued Identification Card for verification as a condition of being a CareCredit Provider.*
- Log the full approved amount in the Summary Screen by selecting the CareCredit receipt option. This is used to generate a receipt and tracking only. The physical payment to NSM must have already been made using PayMyProvider or the CareCredit Portal.



- The Client will be required to make their payments directly to CareCredit at www.CareCredit.com. NSM is not required to obtain verification of the monthly payments made directly to CareCredit.
- If the Client is not approved by CareCredit, the Funding Specialist can discuss the NSM Payment Plan Policy (F-500) or the Financial Hardship Policy. It's important to note that the Financial Hardship Policy cannot be used for upgrades or non-covered items.

Additional Information

- Please refer to the CareCredit Provider Center document for more detailed information.
- To become a certified CareCredit employee, email Renee Moses with the employee name and branch location(s). Renee will create a user ID and password and the employee will complete the certification online.
- If there are issues with CareCredit, contact Renee Moses at rmoses@nsm-seating.com or +1 (423) 756-2268 x 0638.