



Verbiage for Overcoming Objections from Patients:

Treatment Objections

1. *I need to think about it...*

o Need patient to acknowledge what the actual concern is

o **Question to Ask: I understand you want to go home and think about it? Help me understand your concern so I can better assist you. Is it the procedure or the cost of the procedure that concerns you?** o

If it's about the procedure, let's get the Doctor back in here

o If it's about fee, let me show you how our partner, _____ (Lendingpoint, Proceed, Sunbit, Carecredit etc) helps patients move forward with care with little to no money down and low monthly payments. o
OR.... If I can show you a way to make this more affordable for you- with a monthly payment option, would you be ready to move forward?

2. *I need to talk to my spouse...*

o I realize this is big decision and you didn't expect to come in here and spend X dollars o Was your spouse aware you were coming to the dentist today? (await answer) **If money wasn't an issue, would your spouse be okay with you starting treatment?**

o What I am hearing is your spouse would be OK with you doing the treatment if we can make it work for your budget

o We can see if you are Prequalified for _____ with no impact to your fico score.

o Let's line up all your options so that you can discuss what you qualify for and discuss these with your spouse. Let me give you a moment to speak with them in private before you leave so you can take advantage of the appointment and start today

o OR Let's line up all your options so that you can take these options home to your Spouse to see which ones work

o OR....We can do an application in about 3-4 minutes, so you can figure out just how low we can get your monthly payments. Then you and your wife can make the best decision for your family.

3. *I only want to do what my insurance covers*

o We are happy you have insurance coverage and many of our patients have that same insurance benefit. **We work with this insurance company a lot and we are experienced in filing these claims.**

o **We are going to do everything we can to maximize these benefits for you.**

o Insurance benefits are great, but nowadays rarely covers all necessary procedures o It may seem like you are saving \$\$ by putting off treatment until after your benefits reset, but it actually costs more and creates more problems by putting it off



Dental Success Network

- o The crown you have today could very well be a root canal in six months. That means more pain and more money.
- o With _____, you can start treatment today and payments aren't due for another 30 days so we don't have to delay getting you treatment started.

Objections to applying for financing:

4. I won't get approved

- o Many of my patients who have said this in the past actually went on to get approved.
- o There is no hard inquiry to find out if you pre-qualify. Let's just see if it's an option for you.
- o One inquiry on your credit score will have little to no effect on your borrowing power.
- o In fact, this would give you more available credit, which actually helps your credit once you start making consistent payments
- o Let's go ahead and complete the prequalification step, again which has no impact on your credit, just so we know all your options

5. I don't want another credit card

- o I totally understand. Applying for a payment plan today was probably something you didn't plan on doing.
- o However, _____ is much different from a normal credit card
- o **It's a health care line of credit** that allows you deferred interest options up to 2 years as well as low monthly payment options on all different types of medical procedures for you and your family

6. I don't want to run or ruin my credit by applying

- o There is now a Prequalification option with _____. We can see if you pre pre-approved without running your info through the credit agencies.
- o We now have a soft inquiry option for all patients with concern.