



#### Orthodontics can have peace-of-mind...

## **UPFRONT PAYMENT GUARANTEED**

Orthodontia have complex financing requirements unlike any other dental discipline. Treatment is long term and costs are usually measured in thousands of dollars. Although orthodontia has seen a surge in adult care, most patients are self-pay as much of adult care is considered cosmetic. Even with Health Savings Accounts, there can be short falls as most patients and care givers still have to come out of pocket. Making matters worse, few insurance products offer comprehensive coverage for Orthodontia and sadly, not everyone who needs treatment can afford it. EZPAY Advantage™ offers patients and care-givers, even those with less than perfect credit, to pay for Orthodontic care and treatments, with no with no recourse to your practice.

With EZPAY Advantage your orthodontic practice can now accommodate patients and care-givers who struggle with the these costs and do not qualify for traditional financing programs.

# Value Proposition for IAO Members

#### For Orthodontists

#### For Patients



Reduces significant write offs associated with abandoned orthodontic care



Increases cash flow by eliminating self-funded patient programs



Guaranteed payment freeing up much needed cash for hard costs associated with patient care such as customized dental appliances



Generates significant goodwill to your patients and de-risks the cost of patient retention



Allows the patient immediate access to orthodontic treatments instead of having to save for months or years.



Many patients needing orthodontia who struggle psychologically, emotionally and financially can now improve their personal appearance without having to wait



Provides the ability to pay Ortho care over a longer period of time



Gives peace-of-mind for patients with immediate care needs who are short on cash and concerned they will be denied services

## **EZPAY Advantage Is A Win-Win**

For Health Care Practices

- Serve patients who do not have the ability to pay today
- Allow patients with a simple application before they leave the chair
  - Increase cash flow with no recourse
- Save time spent on internal payment plan administration Reduce charge-offs associated with abandoned care
- Increase patient satisfaction
- On-line application processed on patient's personal device
- Apply at point of service or at home
- No paperwork- Electronic acceptance with email receipts
- 3, 6, 12, and 18 month payment terms
- Approvals up to \$4000
- Minimum credit score of 525 is acceptable

## **ENJOY MORE ADVANTAGES WITH PARTNER PAYMENTS**



SPS supports businesses with a full range of transaction processing and risk management solutions so they may quickly

1 in 6 Americans have past-due health care bills on their credit report, a debt totaling \$81 billion in all.

We are here to help!!!

**Total \$ Settled Annually** 

\$16.2 Billion

**Total Transactions Annually** 

12.7 Million

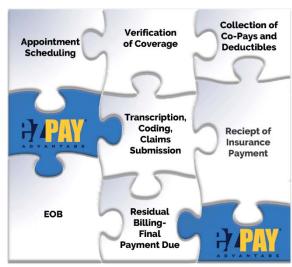
Avg. Ticket

\$1275

### **EZPAY ADVANTAGE COMPLETES THE PAYMENT PUZZLE**



and confidently process payments.





Call us before the patient becomes a receivable challenge





