

Patient Financing Comparison

Today more than ever before people are focused on achieving and maintaining a healthy lifestyle, which includes their mental health. And with ever-changing, increasingly complex insurance and billing, the role of the Health Care Provider has broadened from a traditional care giver, into an overall medical consultant, helping identify not only what are the best treatment options, but the costs and, many times, decision-making based on affordability.

A patient may want or need a procedure, but may not understand the costs associated until the consultation. For a Health Care Provider to proactively offer financing options during the consultation process may make the difference in whether a patient proceeds or not, as often times they are unaware or are uncomfortable asking about financing options.

Even for patients with health insurance, having additional financing options available provides them with flexibility and security, especially in situations such as:

- Procedures not or not yet covered by insurance
- The patient has high deductible
- The yearly deductible has not yet been met

NeuroStar has partnered with two leading medical lending providers – Advance Care and CareCredit – to provide options for patients. Use the chart below to familiarize yourself with these options and feel confident in discussing them with your Health Care Providers.



	Advance Care Revolving Credit Line	Care Credit Health Care Credit Card	My Medical Funding Fixed Rate & Term Installment Loan
Physician Acceptance	Accepted in the Mastercard & Discover networks No published ratings	225,000+ medical, health & wellness providers Highly rated by the medical community	No requirements No published ratings
Physician Benefits	Easy & efficient online sign-up No cost to use 100% payout Paid prior to procedure No default recourse No minimum patient participants needed	Easy & efficient online sign-up Charges transaction fee 100% payout Paid within 2 business days No default recourse No minimum patient participants needed	Easy & efficient online sign-up No cost to use 100% payout Paid prior to procedure No default recourse No minimum patient participants needed
Patient Benefits	Apply on line for instant credit decision Immediate appointment scheduling Must receive card before using ~5 days from approval Accepts wide range of credit Interest-free options for up to 14 months Interest is charged only on remaining balance after interest free period Interest rates start at 11.9% Fixed APR No pre-payment penalty No cost to apply; no annual fee Flexible monthly payments, min 2% balance	Apply on line for instant credit decision Immediate appointment scheduling Funds available for immediate use Accepts wide range of credit Deferred interest options for purchases of \$200+ Same as cash financing; if not paid during promotional time frame interest is calculated on full amount Interest rates start at 14.9% (Min purchase of \$1K) Blended/tiered APR No pre-payment penalty No cost to apply; no annual fee Flexible monthly payments, min 2% balance	Apply on line for instant credit decision Immediate appointment scheduling Funds transferred ~5 days from approval Designed for lower credit scores No interest free period Fixed rate and term installment loans Interest rates start at 6.59% Fixed APR for terms as long as 60 months No pre-payment penalty No cost to apply; no annual fee Monthly payment options are provided at time of approval
Website	advancecarecard.com	carecredit.com	mymedicalfunding.com
Provider Phone Number	(800) 432-9470	(800) 859-9975	(800) 432-9470
Patient Phone Number	(800) 677-0718	(800) 432-9470	(800) 677-0718

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