

Affordable Dentist & Financing

Commonwealth Smiles aims to be your affordable dentist in Lexington, KY. We are here to serve you by not only providing outstanding dental care, but also providing payment options appropriate for you. Many patients do not have dental insurance, or do not have dental insurance plans that cover treatment plans. That's why we provide CareCredit to our patients.

A **CareCredit** payment plan enables you to float your cash and save your money for other needs or investments. Some other healthcare practices offer installment plans but these may still require significant cash outlay within a short amount of time. That's when healthcare financing, such as **CareCredit**, can help.

Healthcare Financing may seem like a new concept but it's actually been around for over 20 years. There are a variety of healthcare financing companies which offer a range of plans and terms of payment. It's important to find a plan that works for you with a company you trust. Stability, dependability and experience are essential, as well as a company offering payment plans that fit your budget. Many companies require sign up fees, or offer "teaser" interest rates that could increase after a short period of time. And because you want to be able to choose the right doctor for you, it helps to work with a company with a large network of providers; ensuring you can select from many doctors near you. Other things to consider are whether the offering is a loan for a fixed amount, or a credit card with which you can make additional purchases for follow-up treatments or new procedures.

For which treatments may I use CareCredit?

You can use **CareCredit** to pay for any dental treatment including necessary procedures like root canals or cosmetic procedures like whitening, veneers, dental implants and more!

I've maxed out my insurance benefits. Can I use CareCredit to pay for a root canal or other necessary procedures?

Yes, you can use **CareCredit** to pay for all out-of-pocket costs from elective procedures such as teeth whitening to acute needs such as a root canal. **CareCredit** can also be used for deductibles and co-payments.

How is CareCredit different from my other credit cards?

With **CareCredit**, you can get a No Interest if paid in full within the promotional period payment plan every time you use it on purchases made with your CareCredit credit card. Not all promotional plans are available at all Participating Professionals. Interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within the promotional period or if you make a late payment. Minimum Monthly Payments Required and may pay off purchase before end of promo period.

How do I qualify for CareCredit?

Approval is based on information from your credit application and past credit history. This includes information from the primary applicant as well as any co-applicant.

How long do I have to pay off my treatment fees?

The length of time you have to pay depends on the promotional payment plan that you choose when you use the card. Please contact us for more details.

To learn more about **CareCredit**, affordable dentist financing, please visit [CareCredit.com](https://www.CareCredit.com) or call us for more details.