

Use Smart Money to



Help You Build a Dry Eye Practice

Dry Eye Affects Millions of Patients

Is your practice helping them access the products and services they need?

More than 30 million people in the U.S. suffer from some signs and symptoms of dry eye. The multifactorial disease is more than a nuisance condition.¹ Indeed, many patients don't realize that there is more than one kind of dry eye. Evaporative dry eye is different from underlying Meibomian gland dysfunction, and the treatments are different. There might be inflammation that needs to be treated, too.

For years, the conventional wisdom stated that dry eye was a factor of aging. It is true that the prevalence is high in postmenopausal women, but that is far from the only group that experiences dry eye. In fact, many eye care professionals have noted an increasing percentage of younger patients who complain of dry eye symptoms.¹ The ubiquitousness of computer and device screens is often a factor for students and professionals who may stare, without blinking, at their screens for hours on end. Environmental factors, such as climate-controlled buildings and cars, as well as windy or dry weather, can play a role. Some medications exacerbate dry eye symptoms, as might contact lens wear for some patients. Allergies and age are factors, too.

The good news for patients and providers alike is that there is an increasing awareness about dry eye and the treatments available for it. Patients do not have to instill artificial tears continuously throughout the day for short-term relief. Practitioners can provide them with helpful suggestions that are essentially free—such as

blinking more and refocusing on other objects periodically while working on computers and devices—as well as recommending newer technology contact lenses for greater comfort and medications to address the inflammation or underlying factors if those remedies are more appropriate for the patient. Some of the new technologies and procedures, however, are often not covered by insurance and may provide patients with significant relief but at a higher price. Here's where accepting CareCredit credit cards can help.

The goal of this installment of *Smart Money* is not to provide clinical guidance for the man-

agement of dry eye patients but to illustrate the value and importance of helping these patients access the services they need to live a more comfortable life. ○

¹ TFOS DEWS II Report. tfosdewsreport.org.

Patients Can Misinterpret Their Dry Eye Symptoms

Many patients may sense that their eyes are dry at some point of the day, but they may not know enough about the condition to bother mentioning it to their eye care professional. The signs and symptoms of dry eye include redness, the sensation of dryness or grittiness, fluctuating vision, stinging, burning and even excessive watering of the eyes. It can be easy to justify reasons for the symptoms of dry eye: *I'm tired, I must have allergies, I've been on the computer for hours, or I've been inside the air conditioned building.*

Patients can come up with so many reasons for why their eyes don't feel good. Chances are these same patients will experience the same uncomfortable sensations the next day. So are you doing enough to help them? ○

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Patient Financing Option Can Help Patients Get the Treatments They Need



**Dr. Moes Nasser
Houston, Texas**

It's interesting what some analysis of office procedures will reveal. **Moes Nasser, OD**, of Vision Source® Willowbrook in Houston, Texas, was wondering why some patients who visited the dry eye center the practice opened 18 months ago opted for a more comprehensive array of dry eye treatments and others didn't.

Dr. Nasser noticed that the uptake for patients who met with one practice assistant were significantly higher than those who met with another. The difference came down to the fact that one of the assistants took time in her presentation to explain the CareCredit credit card option to patients.

The practice had been accepting CareCredit in the optical dispensary for years. There, it had been proven as a way to help patients purchase more of the products and services they needed and wanted. Dr. Nasser says that he's pleased that one of the technicians saw that the CareCredit credit card could play a similar role in the practice's dry eye treatments.

The dry eye center is a new and powerful attraction in the office. The doctors converted

an office that is connected to the optical dispensary, and a glass wall allows visitors to the practice to see into the dry eye area. The spa-like atmosphere includes a comfortable chair, and the practice offers LipiView and LipiFlow to evaluate the lipid oil layer and use thermal pulsation to unblock Meibomian glands, as well as supplements for sale. The price of the treatment can top \$1,000, which may put it out of immediate reach for some patients. But with CareCredit financing, qualified patients can divide that cost over six or 12 months. Not only does that work for them financially, but they also may not need to delay treatment that can provide them with great comfort.

"We started looking carefully at what we could do to help our patients who suffer from dry eyes," says Dr. Nasser. "They always had complaints when they came in, and they were frustrated that artificial tears didn't work."

The seven doctors in the practice researched and brainstormed how they could incorporate more significant dry eye treatment

into the practice and what technology they'd need to support that. "Being able to accept CareCredit credit cards means that we can help patients over the hump of paying for it."

Now other patients walk past the glass wall and look into the dry eye therapy room to see patients relaxed and comfortable, and the whole situation appears very different from what's commonly seen in an optometry practice. It generates questions, which often means that patients are more prone to ask about their own dry eye symptoms when they arrive in the exam room.

The more familiar Dr. Nasser became with CareCredit, the more aware he became that it's used in other health care providers' offices. When patients have a CareCredit credit card, it means that he doesn't have to worry about their ability to pay for the services and products that they need*. That's true for the occasional higher-cost expense such as a LipiFlow treatment just as it is for the family that needs to purchase new eyewear for several children each year. It helps the patient not have to prioritize one particular eyewear or eye care need above others. ○

*Subject to credit approval



Make sure that patients know that your office accepts CareCredit and that staff can explain the option.

You'll Never Know Unless You Ask

Do your patients even know that dry eye is a condition that can be diagnosed and treated appropriately? There are multiple questionnaires that can be used or customized to help you decide the next steps to take.

Even before beginning to diagnose the underlying ocular surface condition, a subjective patient questionnaire can help raise awareness among

all of your patients and also identify those who are suffering.

The Standard Patient Evaluation of Eye Dryness (SPEED) survey is a four-question survey that has the patient identify both the frequency and severity of five symptoms on a 0 to 3 rating scale, where 0 is never/not a problem and 3 is constant/intolerable. The four factors are dryness, grittiness or scratchiness; soreness or irritation; burning or watering; eye fatigue; and fluctuation of vision.

The Ocular Surface Disease Index (OSDI) similarly asks 12 subjective questions about comfort and visual performance issues in the past week. ○

Surveys such as SPEED or OSDI can be customized and are available online.

SPEED™ QUESTIONNAIRE

Name: _____ Date: _____ Sex: M F (Circle) DOB: _____

For the Standardized Patient Evaluation of Eye Dryness (SPEED) Questionnaire, please answer the following questions by checking the box that best represents your answer. Select only one answer per question.

1. Report the type of **SYMPTOMS** you experience and when they occur:

Symptoms	At this visit		Within past 72 hours		Within past 3 months	
	Yes	No	Yes	No	Yes	No
Dryness, Grittiness or Scratchiness						
Soreness or Irritation						
Burning or Watering						
Eye Fatigue						

2. Report the **SEVERITY** of your symptoms using the rating list below:

Symptoms	0	1	2	3
Dryness, Grittiness or Scratchiness				
Soreness or Irritation				
Burning or Watering				
Eye Fatigue				

0 = Never 1 = Sometimes 2 = Often 3 = Constant

3. Report the **SEVERITY** of your symptoms using the rating list below:

Symptoms	0	1	2	3	4
Dryness, Grittiness or Scratchiness					
Soreness or Irritation					
Burning or Watering					
Eye Fatigue					

0 = No Problem
 1 = Trouble - not perfect, but not bothersome
 2 = Troublesome - irritating, but does not interfere with my day
 3 = Interferes - prevents and troubles with my day
 4 = Intolerable - unable to perform my daily tasks

4. Do you use eye drops for lubrication? YES NO If yes, how often? _____

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Dry Eye Treatments Are Important but Not Inexpensive

Providing patients with information about financing options can put these in reach

In 2005, **Jill Showalter, OD**, and her father, **Douglas Ritchie, OD**, opened EyeDoctors, in Vienna, West Virginia. Five years later, she took control as sole owner of the business, continuing the practice's mission of providing excellent vision care services while remaining on the cutting edge of technology. The practice's continual growth prompted the development of a separate facility for the diagnosis and treatment of dry eye disease.

The Dry Eye Center of West Virginia opened in 2017, a few doors down from the main office. It provided the perfect opportunity to expand the practice without having to undergo the cost or inconvenience of a move. "When that space became available, I realized it could be used for the Dry Eye Center, and it also allowed us to move optical billing and insurance verification there, opening up some space in the current location," Dr.



Dr. Showalter
Vienna, West Virginia

Showalter says.

Both offices provide patients with a variety of

With CareCredit Direct, patients can quickly and easily apply privately right in the practice—freeing up your staff's time and increasing productivity.



Dr. Showalter opened a Dry Eye Center a few doors down from her primary care optometry practice.



bandages. In the year that the Dry Eye Center has been open, about half of the dry eye patients have used their CareCredit credit cards to pay for the treatments.

The Dry Eye Center receives patient referrals from across the state, but the majority are already patients of EyeDoctors where patients complete a modified Ocular Surface Disease Index scale questionnaire. Those who check yes to three or more symptoms are tested for dry eye with the TearLab Osmolarity System and corneal fluorescein staining, which determines the severity of dry eye. "We'll start some baseline treatment, and then we refer the patient to the Dry Eye Center after six weeks to gauge the response," Dr. Showalter says.

Once she began incorporating this questionnaire into vision exams, she realized the prevalence of dry eye disease in the area. "I was surprised by the incidence and the presentation. I have had patients whose only symptom was a little bit of blurred vision, but the TearLab results showed a high level of dry eye. Others, whose clinical findings showed moderate dry eye, tell me how much better they see after they've begun treatment."

The use of CareCredit has been essential to her quest to serve this influx of patients suffering from this disease. ○

advanced vision services and medical treatments, many of which are accompanied by a hefty price tag. Wanting to ensure that patients could access the services and products they needed, she began accepting CareCredit health care credit cards as a way to help qualified patients finance these purchases. "CareCredit has provided many of our patients with affordable access to the care they need," she says.

CareCredit has been utilized successfully at EyeDoctors for several years, but Dr. Showalter was unsure how it would function in the dry eye space. That uncertainty dissipated quickly. "Many dry eye treatments aren't covered by most insurance plans, so there's some sticker shock for patients when they hear that it's nearly \$1,000. But I realized that if I explained the CareCredit financing options in the exam room there, as we did in the optical dispensary, it became much more manageable for patients," she says. The new center offers a diverse range of dry eye treatments, including LipiFlow, punctal plugs and Prokera amniotic membrane corneal

Reinforce the Message

Dr. Jill Showalter says that it's important that patients hear about the CareCredit financing option often.

Appointments: Staff uses the opportunity of insurance verification when the patient is making an appointment to mention CareCredit. This may be particularly important for patients who do not have insurance benefits or who have very high deductibles.

In the office: The main reception area and the back waiting room both run video loops that include information about CareCredit.

Scribes: Scribes offer CareCredit to patients when discussing purchasing the annual supply and suggest it as a way for the patient to afford the annual supply now.

Opticians: Opticians have begun presenting the option earlier in the discussion to enable patients to feel less anxious about the selection process. ○

Accepting CareCredit Can Help You Help Patients

Many practitioners already know that CareCredit works in the optical dispensary. Practices that accept CareCredit credit cards often see that their patients are more likely to buy all the products and services they need. The option is particularly powerful when CareCredit credit card

CareCredit Offers Financing Options Including No Interest If Paid in Full Within 6 or 12 Months*

This is for purchases of \$200 or more made with the CareCredit credit card. Interest will be charged to the account from the purchase date if the promotional purchase is not paid in full within the promotional period, and minimum monthly payments are required. Required monthly payments may or may not pay off purchase before the end of the promotional period. ○

*No interest will be charged on the promotional purchase if you pay the promotional purchase amount in full within the 6- or 12-month promotional period. If you do not, interest will be charged on the promotional purchase from the purchase date. Regular account terms apply to nonpromotional purchases and, after promotion ends, to promotional balance. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreements for their applicable terms. Subject to credit approval.

purchases are combined with vision or medical plan benefits and allowances and any in-office specials that provide patients with an incentive to buy an annual supply of contact lenses, multiple pairs of eyewear or sunwear, for example.

Remind patients that CareCredit credit cards can be used for professional services as well. In many cases, the entire bill for the day for qualified patients can be paid using a CareCredit credit card. Explain the option to all patients, regardless of your or your staff's perception on what the patient can afford. Qualified patients might be delighted to know they can receive services now and pay in monthly installments. But patients who could write a check for the balance may appreciate the opportunity to take advantage of the financing terms just as much.

The average 2015 first-ticket sales in optometry practices that accepted CareCredit was \$531. When practitioners and staff explain the benefits and value of the products and services that they're offering, patients will appreciate getting advice on how to make that happen. ○

CareCredit Helps Patients Find You

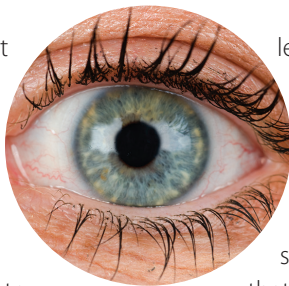
CareCredit credit card holders can search for providers who accept CareCredit credit cards through the company's online provider locator. It's a great way to tap into the network of 10.5 million cardholders. ○

Check the Ocular Surface Before Making Contact Lens Changes

Patients and eye care professionals alike will be frustrated when a new contact lens fit turns out to be a less than ideal experience for a patient. For the first few hours of each day or for the early portion of the wearing cycle, the lenses may be great, but later, the patient notices that the contact lenses just don't seem to be performing as well.

It might not be the contact lens. Before fitting contact lenses or before switching from one brand to another, consider the corneal surface. If the patient has signs or symptoms of dry eye, then switching contact lens brands might be throwing good money after bad. The issue may not be the contact lens; it may be that the ocular surface isn't in its best shape.

Treat the dry eye, and your patients may become more satisfied and more comfortable contact lens wearers. Dryness and discomfort are typically the top reasons why a patient discontinues contact lens wear. The alternative is that the patient's frustration reaches a level where he or she determines that contact lens wear is not worth it. Then you risk losing that patient—not just as a contact lens patient, but as a patient altogether.



Practitioners who want to grow their contact lens practices know that they need to stem the dropout rate as much as they need to introduce contact lens wear to new patients. New technologies and designs in contact lenses are providing many opportunities to new wearers. But a first and ongoing step for all of these patients is to screen for dry eye and be proactive in treatment so that your patients can wear contact lenses for as long as they want to. ○

For more than 30 years, CareCredit has helped millions of patients receive the

care and products they both need and desire. Its demand continues to grow as the card is now accepted at more than 200,000 locations nationwide and has 10.5 million cardholders. In a recent survey, 96 percent of these cardholders rate CareCredit as a good to excellent value, and 97 percent would recommend it to a friend (CareCredit cardholder engagement study, Q4 2016). For more information on CareCredit, call 800-300-3046 or visit www.carecredit.com.

