

Do you need medical or dental care but can't afford it? Are you thinking about making payments or signing up for credit? Be careful! Medical or dental credit cards can hurt your finances or your credit score, or get you in financial trouble. Here are a few things you should know:

### What is a medical credit card?

Some dental or medical offices will offer a credit card, loan, or line of credit to pay for care. This type of credit is called medical credit.

### What are some examples?

Some companies that offer these credit products are CareCredit, AccessOne, and iCare Financial. There are many others. A finance company that advertises at a medical office may be for a medical credit card.

### Why is medical credit dangerous?

- Some medical credit cards have “deferred interest”. This may sound good up front, but can mean a huge payment down the road if you don't pay the entire balance before the “promotional period” runs out. That can be as little as six months. And the interest is usually much higher than regular credit.
- Dentists might not tell you all the details. They might say the payments are “easy” and “affordable” but not tell you what the payment amount will be. Or, they might not say you're signing up for a credit card at all and let you think you're agreeing to make payments to the dental office.
- The dentist might ask you to sign complicated documents on a tablet without fully explaining what you're signing.
- Once you open credit card at the dentist, they might charge you for extra goods or services without your knowledge or consent. Or they might charge you in advance for services you haven't got yet, or that you never get.

### What should I look out for?

- **Never sign anything you don't understand.**  
The dentist **MUST** give you the credit paperwork in your own language, or have someone explain the entire document in your language before you sign.
- **Never sign any financing paperwork that the dental office has filled out for you.** Dental offices aren't allowed to do this, but they sometimes do it anyway.
- **Never sign anything while you're under anesthesia,** or taking pain medication.
- **Never sign up for credit while you're in the treatment room.**
- **Watch out for “deferred interest” or “promotional periods”** and be sure you understand what will happen if you don't pay the entire balance before the “promotional period” ends.
- **Ask for an itemized treatment plan** with the balance you will owe before you sign up for medical credit. The dentist is required to give you this, but some don't.

## What if I have Medi-Cal Dental?

If you have Medi-Cal Dental, you should **NEVER** have to sign up for a credit card for any medically necessary dental care. Some dentists who accept Medi-Cal Dental don't like the low payments they get from Medi-Cal, or don't like the preauthorization paperwork they have to do, so they try to convince you Medi-Cal Dental won't cover this or that. It's not true. If your care is medically necessary, it's covered.

## My dentist says my care is medically necessary, but Medi-Cal Dental won't pay for it.

- Some dentists believe all the treatment they recommend is "medically necessary." But there is usually more than one way to get the results you need.
- You have the right to ask for only services covered by Medi-Cal Dental.
- Dentists are required to tell you what alternate services or treatments are covered by Medi-Cal Dental before they sign you up for medical credit.

## What if I have private dental insurance?

Your insurance needs a **written treatment plan** before paying for anything. This plan should show:

- What the dentist is charging
- What your insurance will pay
- What you must pay

Ask for this plan and make sure you understand it **before** getting care or signing up for credit.

## What about dental implants?

- Most insurance does not pay the full cost of dental implants.
- In rare cases, they might pay for one implant or a small part.
- Dental implants are usually not considered medically necessary.
- Ask your dentist about other options like crowns, bridges, or dentures.

## What if I put my dental care on medical credit and don't pay?

Medical credit cards get reported to the credit bureaus. Your balance will be sent to collections, your credit score will be impacted, and you might get sued. It's always best to try and work it out rather than just refuse to pay.

## What If I Already Signed Up for a medical credit card before I knew all this. Is there anything I can do now?

Yes. If you signed up for medical credit and your dentist didn't follow the rules, or if you didn't know you were signing up for credit at all and just thought you were going to be paying at the dental office, you can report it to the company that issued the card as fraud. They may freeze the account, or not require payments while they investigate.

- Ask the credit card company to reverse the charges. You will still owe the dentist, but you can make payment arrangements that work for you.
- File a dispute with the credit bureaus, Equifax, Transunion, and Experian. You can do that online, by mail, or over the phone.
- You can also file a complaint with the State of California through the Attorney General's Office. You can also file a complaint with the Dental Board of California. Both of these are available online.

## I think my doctor or dentist broke the rules about medical credit. Is there somewhere I can get help?

- **Public Counsel** may be able to help. Services are free for those who qualify. Apply at [publiccounsel.org/get-help](https://publiccounsel.org/get-help) or call us at 213-385-2977 x 328.
- **The Health Consumer Alliance** provides assistance to qualified low- and middle-income residents. Call them at 888-804-3536.