

HFD and Invisalign® offering

Frequently asked questions

Q: Will applying impact the patient's credit score?

A: HFD only performs a soft credit inquiry. By doing this, the patient's credit will not be negatively impacted.

Q: Will patients with a poor credit score be approved?

A: Yes. HFD offers up to 100% approval programs to ensure that every patient gets the healthcare treatment they need. Payment plan offers will vary based on underwriting criteria.

Q: How long does the application process take?

A: Payment plan are shown immediately upon applying. On average, the entire application from start to finish will take a few minutes to complete.

Q: What if a patient does not have an email address?

A: Patients must have an email address to apply. HFD is a paperless company and all their communications are sent electronically.

Q: When does my office receive payment?

A: After a patient selects an offer, e-signs the loan, and submits their down payment amount, HFD initiates payment and the funded loan amount will reach your office in 2-3 business days.

Q: What forms of payment are accepted for the down payment?

A: Patients can use a credit card, debit card, bank account, or FSA/HSA account to process their down payment.

Q: How can I learn more about this program?

A: Align is hosting webinars to explain this offering in more detail. Register for any of these sessions or listen to a recorded version after to learn more.

A new, flexible financing solution for every patient.

HFD provides financing solutions to patients, making treatment attainable for over 1 million people since 2009. Align and HFD are partnering together to impact affordability of Invisalign treatment for patients. With nearly 100% patient approvals, loan amounts to match treatment costs, and flexible payment options, you can offer Invisalign treatment with confidence to all your patients.

How does HFD improve the financing process for both patients and office?



Nearly 100% approval rate

Almost no patient will be denied an offer for a payment plan.



Instant cash flow

Offices receive the funded loan amount within 2-3 business days.



Low monthly payments

Patients receive offers for different monthly plans.



“Meet-the-sale”

Patients get approved for enough to purchase Invisalign treatment with a min. credit limit of \$7k.



Risk reduction

HFD takes on the non-recourse loan so you don't have to.



No pre-payment penalties

Patients can pay off loan balance at any time without penalty.

Financial concern for patients is top of mind.

76%
of consumers

are more likely to make a purchase if a simple and seamless payment plan is offered.*

51%
of consumers

who didn't start Invisalign treatment after consultation mentioned financial concerns as their #1 reason.**



*Businesswire

**Based on an ongoing survey where 1,110 consumers, who contacted the Align Technology Concierge team, reported that they did not start Invisalign treatment after their initial consult.