Strength in Numbers:

A Vagaro x Affirm Case Study

How Polk Concierge Medical Group Used Affirm Through Vagaro to Fund a Second Business Venture

Meet Asia Standifer, Founder of Polk Concierge Medical Group

From One Service at a Time to an Extra $13K in 30 Days[1]

Polk Concierge Medical Group (PCMG) is a four-person concierge medicine practice in Mulberry, Florida, founded by Asia Standifer, a board-certified nurse practitioner serving a—largely uninsured—community in the Mulberry, Lakeland, and Polk County area. Asia specializes in internal medicine and wellness services, including weight loss, hormone replacement, aesthetics, and general medicine, with a deliberate focus on holistic, long-lasting results. Her dream was to serve her community in a more personable, private space.

"A lot of people [in Mulberry] are underserved. A lot of people do not have health insurance... But they still deserve personalized care."

Key Findings

~9.75% increase in monthly revenue with Affirm[1]

Payment flexibility created an unbeatable retention strategy

Revenue growth funded a second business[1]

Data referenced in this case study is originated by Vagaro. Affirm did not generate or validate this data. Results are specific to Polk Concierge Medical Group and may not be representative of all businesses.

Revenue Hit a Glass Ceiling When It Should Have Taken Off

Running a concierge practice in an underserved community meant Asia was always balancing two competing pressures: keeping care affordable for patients and keeping the business financially healthy.

Her solution was caution. She pitched one service at a time, and avoided bundling treatments out of concern that a larger bill might deter patients. It was a patient-first instinct, and it worked, up to a point. Patients trusted her. Retention was strong. But the practice's revenue ceiling was essentially self-imposed, built not out of necessity but out of hesitation.

Then economic disruptions hit Polk County hard. In a community with a strong military presence, government shutdowns and financial uncertainty rippled through quickly. Patients who wanted to continue their care might have felt uneasy about committing to new services. Asia needed a way to keep her doors open to them without absorbing the financial risk herself.

Enter Buy Now, Pay Later with Affirm, Through Vagaro

Trust is everything in the healthcare industry. Thankfully, Affirm's transparency and easily-accessible support earned Asia's trust immediately. And if Asia trusts Affirm, then her clients will, too.

"Even if people are unfamiliar with it, it's easy to bring in a system like Affirm because they already have trust and a relationship with Polk Concierge Medical."

Asia started introducing Affirm earlier in consultations, highlighting it as a flexible way for patients to prioritize their health without the burden of a single large payment. Asia also now had the room to restructure parts of her checkout process. She began bundling higher-ticket treatment packages, cross-selling her (new) supplement line at checkout, and offering quarterly promotions exclusively for Affirm users.

"We started really promoting Affirm in our framework, 'Hey, this option allows you to continue putting you first.' and it has just taken off."

Now, Monthly Revenue is Up By Nearly 10% and Climbing

The results were direct and measurable. In April 2026 alone, PCMG generated an additional $13,000 in revenue from clients who used Affirm.[1] The growth even helped Asia fund a second business venture: Balanced Natural Rx, a vitamin supplement line Asia launched in response to patient demand, with Affirm integrated at checkout to create a cross-sell loop between both brands.

"There was definitely an uptick in the quantity of products purchased at one time... If I'm not mistaken, it was about an additional $7,000 to $8,500 in revenue a month."

— ASIA STANDIFER, OWNER, POLK CONCIERGE MEDICAL GROUP

What Changed: Three Business Shifts After Offering Affirm

1. *The Consultation Became a Yes*

Asia now introduces Affirm early in consultations, before the conversation turns to logistics, positioning it as a clear, transparent way to move forward with the care plan a patient wants and pays over time with predictable payments. Patients who already had the price in mind often chose to add on complementary treatments or products. Asia emphasizes that her role is to guide patients to the right plan and make sure they feel confident in the decision, not to pressure them into more.

2. *Bigger Packages. More Payment Flexibility*

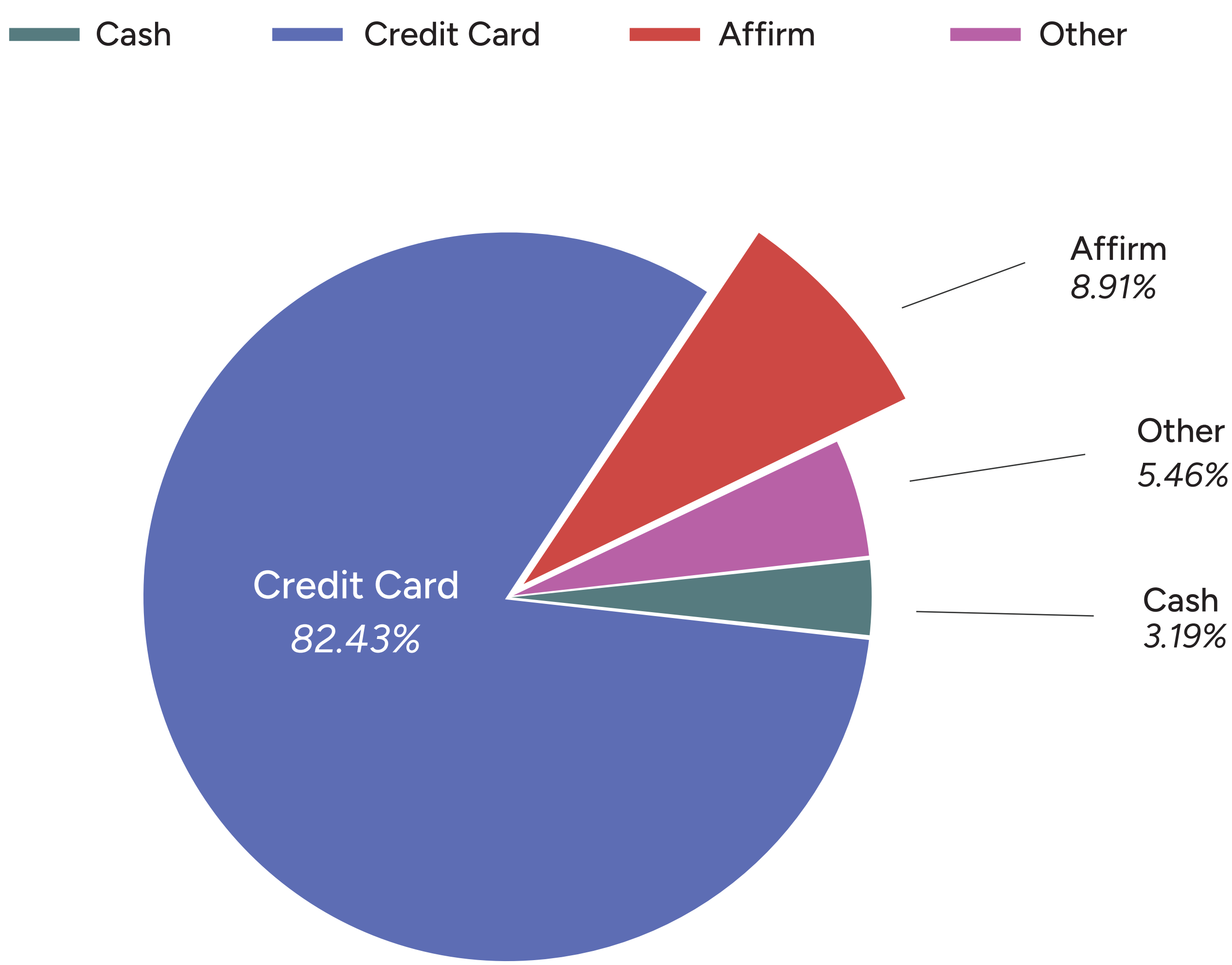
Payment flexibility unlocked a new packaging strategy: GLP-1s paired with peptides, bundled wellness protocols, supplement add-ons. PCMG even offers quarterly promos (10% off for clients who pay for their service using BNPL with Affirm). By offering customized, more comprehensive service packages, the PCMG team can tailor treatments to each patient's needs while creating opportunities for recurring revenue. Note: 10% off promotion is specific to PCMG's experience and subject to availability.

3. A Safety Net That Became a Growth Engine

What started as a way to protect revenue during uncertainty became the mechanism for launching something new entirely. Increased revenue funded Balanced Natural Rx, a proprietary supplement line that now cross-sells through the same Vagaro + Affirm checkout, doubling the impact.

When looking at how PCMG patients are paying today, it's easy to see that Affirm isn't a mere footnote. In fact, it contributes to nearly 9% of Polk Concierge's total revenue, right alongside cash, card, and insurance payments. At 8.91%, Affirm now edges out cash and every other payment type combined (8.65%). A payment method that didn't exist at PCMG a year ago is now holding its own against everything else stacked together.

Payment Method Mix



Payment Flexibility That Powers Your Next Move

In Asia's own words: she would have stayed in a one-service, one-patient-at-a-time model indefinitely. No bundling, no premium pricing, no new product line. Adding Affirm to her Vagaro account didn't just improve Asia's checkout process, it changed what she believed was possible for Polk Concierge Medical Group.

"Has Affirm allowed me to now pitch more products, package them together at higher price points, and skyrocket revenue? Absolutely. Affirm makes things more digestible for clients, and gives them the confidence to continue with the treatments they love."

How Affirm Works in Your Vagaro Account

Offering payments through Affirm is automatically turned on for any Vagaro business that already uses credit card processing. We recommend setting a minimum purchase limit for Affirm transactions to give you more control over how it's used by clients.

Note: Clients can use Affirm for purchases ranging from $50 to $30,000. Affirm finances up to $20,000; for purchases exceeding this, clients may make a down payment of up to $10,000 to cover the difference. A 6% + $0.30 fee is applied per Affirm transaction.

Payment options through Affirm are subject to an eligibility check and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. Affirm availability and eligibility may vary. Restrictions apply. See affirm.com/terms#use. CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license. For licenses and disclosures, see affirm.com/licenses.

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