

## Dental Insurance - Breaking Away!

Dental Town

March 2000

About seven months ago my boss came into my office and asked me how I felt about the idea of asking our patients to pay their fee at the time of service and having them get reimbursed by their insurance. My answer to him was that if he wanted to loose half of his practice, this would be a good tactic. I was not sure why he was asking that question, but in my mind, we could not afford to make this change at this time. We had an associate at the time who was seeing all Delta patients and it was supplementing her practice until it grew. Dr. Hedge accepted my answer and asked that I let him know when I thought that we were ready. That was the end of the subject.

In October we attended a dental meeting (GenR8Tnext) in Scottsdale, AZ. The attendee's at this meeting were a fired up group of dentists and staff. Once again the subject of dental insurance surfaced. It was discussed many times and many ideas were shared. I saw how many practices had already made the move out of being an insurance based practice. Somehow they survived and were better off for it. I attended several seminars given by Lorraine Hullet & Patrick Wahl, the dynamic twosome who speak about a statementless practice. They do not say "no insurance". They just tell you how to collect you money for services and keep the patient's happy too. They have a tremendous ability to help you gain the verbal skills necessary to help you retain your patients is terrific. I was so fired up. My interaction with several other office managers, hearing and learning from their experiences, helped open my eyes. I felt if I applied all or at least some of these ideas to our practice, we could eliminate Delta and eventually eliminate accepting assignment of insurance completely. The reality of the situation was so easy to implement.

We already provided our patients with dental treatment and customer service that far exceeds that of any other practice in our area. We provide our patients with the newest high technology dentistry has to offer, superior clinical skills, the finest customer service, and our highly trained staff takes care of their every need when they are a guest in our office. We do all the extras we can to make our practice unique - fresh cookies, hot towels after treatment, heated neck pillows, juice bar, fresh coffee, fresh flowers ... the list goes on. Our patients already know that we are different form the rest and value our services. In my opinion, this is a must, before you can start to break away from insurance assignment. You must have established with your patients the value of the care you give them, so they would not dream of leaving their dental home. I knew now we could accomplish this. So, before leaving sunny Arizona, I made a commitment to see it work in our practice. When we returned we set the wheels in motion. We looked into how many of our patients actually participated in Delta Insurance Plans, and who the patients were. Most of them had been with practice a long time. A letter of resignation was sent to Delta giving them the date of termination. In Ohio it has to be thirty days notice. That was the easy part. Next task, to tell our patients. At first we thought we would try calling each family to explain our position personally. This proved to be frustrating, as there were too many answering machines This is not the kind of thing you want to just leave a message about. We choose to compose and send a letter to each family. We combined our thoughts with those of several other practices who had already done it, and came up with our letter. All of the envelopes were hand addressed and mailed with first class postage. It has worked for us. Yes, we have lost a few families, but to date it has really been very positive for us. Patients understand. The ones we have lost have been those who only want what "my insurance pays for." No out of pocket expense to them. These patients probably did not belong in our practice anyway. They did not value the quality of the care we provided them with.

The next step was putting procedures in place to no longer accept insurance assignment of benefits for all plans. This step was the one that could really have had a negative impact on our practice if not approach properly. I personally feel that your staff must believe in this 100% to have it be successful. They need to be educated as to the positive reason you are doing this in your practice. Their positive attitude will be one of the most important factors in your patient's acceptance of this change. They must be well scripted to answer any questions patients may present them with regarding insurance benefits.

I believe in this so strongly that I have actually gone back to doing my office manager functions at the front desk. I observed how other members of our staff were not as positive about this move as I was. When presenting it to a patient, I could see their hesitation, and I am sure the patients did too. So I took over the responsibility of informing the patients of the change in our payment options myself. This has given me the opportunity to show the other members of the staff how easy it really is. If you believe in what you saying and use the proper verbal skills, this task can be non-confrontational. My moving back to the front desk has also given me the opportunity to have more patient contact and see first hand how patients respond.

After a patient has completed their regular recare visit, and is not due back in our office until their next recare visit, is when I present the new payment options. I ask them if I they have a minute so I can go over the new payment options that will be in place in our office on their next visit. I then simply explain that we will ask that they pay day of service, and that we will arrange for the insurance reimbursement to come directly to their home. We will be printing your insurance form for you, I will give you 2 extra copies to keep in your records. All you will need to do is sign, and mail the form to the insurance company. The check from the insurance will come directly to you. We will continue to advise you in advance of the fees for you next visit so as to help you plan

for that visit. Many times the patient will just make a quick comment like, oh so you guys are getting out of the insurance business. I don't blame you, It is really a mess. See you next time. Off the patient goes. It is really "NO BIG DEAL" to most of them. Yes there are those who ask me questions regarding the change , I handle it in a positive manner and they seem happy when they leave.

All our new patients are told when scheduling what the fees for their first appointment are and that they are expected day of service. Many times they will say to me, "Oh, I have dental insurance, it pays 100%". I tell them that they are really lucky to have such a good plan. In our office we will be happy to get the forms printed for you and will arrange for the check to come directly to your home to reimburse you. I can honestly tell you, having done this now for approximately 3 months I have only had a couple of new patients not schedule because of our payment option.

You must have payment options in place to help make treatment acceptance easy for your patients. We use American General Finance, for all our cases \$300 up to \$1,500 and Dental Fee Plan for all cases over \$1,500. With American General there is no interest for six months and Dental Fee Plan's interest rates very depending on amount time needed to finance, but the rate beats any credit card. However there are those patients who just whipped out those credit cards to earn flight miles and put the treatment total right on it.

As you can tell I truly love what I do and believe I do a great service for my patients. I want them to have the best dentistry possible and to help them do it in a manner that is comfortable and works well for them. But I also know that as a dental practice manager, it ALL has to work, the practice has to make money to pay my salary and we have to keep happy patients.

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