

How Do I Begin The Journey To Insurance Freedom

Dental Town
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I have been asked that question a lot, in the last month, by practices all over the USA. So I thought I would share the answers to some of the most asked questions on insurance freedom.

Your practice needs to establish value, with your patients, for the services you provide them. The kind of value that makes it impossible for them to want to leave your dental office. Customer service must be "Six Diamond", Ritz Carlton service by design. And your staff must BELIEVE and BE part of the quest for insurance freedom.

Firing all managed care plans is first. Look at the numbers, start by dropping the ones you write off the most on. It does not have to be over night, but have a plan. Stop excepting new patients from all your managed care plans. Notifying the patients with these plans is most difficult, in the answering machine age. Some practices have found it easiest to send a letter. Once you have sent your letter of resignation to the insurance company you usually have a 30-90 day period to work with. So have your letter in place and ready to go to your patients. Give them as much notice as possible. If you belong to many of the manage care plans, walk do not run to get out of all your plans.

Once managed care has been eliminated, you can start to plan for eliminating assignment of benefits. I have seen, that if patients are given time to plan financially for the change, they are more accepting. You must have outside financing arranged to help your patients afford the dentistry you offer them. In our practice we ALL had to learn new verbal scripting to be sure we presented the new payment options to our patients in a manner that would be comfortable for them.

My method was to speak with each patient as they finished their recall visit. I would be sure their next recall visit was scheduled, our hygienists do this in their operatory, collect their estimated co-pay for that visit and then would ask, "Mrs. Smith, if you have a few minutes I would like to go over the new payment options that will be in placed on your next recall visit?" The patient almost always says YES. I would then go on to say, "We will be asking that you pay in full the day of service. We have made arrangements so that your insurance check will be mailed directly to your home as reimbursement. When you pay the day of service by cash or check will extend to you a courtesy adjustment of 5%, or if you choose to pay by credit card your courtesy adjustment will be 3%." I am sure you will be surprised, just as I was, at the number of patients who respond by saying, "I certainly understand why you are getting out of the insurance business, my health insurance is a real pain and my physician now asks me to pay day of service also. So how will this work, do I have to do all that paper work?" " No, Mrs. Smith. We will print out your insurance forms for each visit for you, we will give you an extra copy for your records. All you will have to do is put your return address and a stamp on the envelope and drop in mail box. Some patients have even been bringing their return address sticker and stamp with to their appointment and dropping insurance in mail box at end of our parking lot." Very few questions have been asked of as to why we have made the change.

New patients are handled pretty much the same. When I speak with a new patient on the phone for the first time, I establish a friendly relationship. Get their new patient information, schedule their appointment and explain to them a will be mailing them a "New Patient Packet" and invite them to visit our internet site, I ask if they have any other questions I can answer. If there are none, and actually my reason for asking is to give an opportunity to ask me about insurance, I ask them if they would like me to review with them the estimated fees for their first visit in our office, so they will be prepared to pay the day of service? Once again that gives them a chance to bring up their insurance, if they do not I review with them courtesy adjustments we extend to our patients depending on method of payment. In the instance that they say , "Oh, I have dental insurance it pays 100% of my cleaning appointments." My response is "That's great you are lucky to have such good coverage. In our office we do ask that you pay the day of service and we arrange for the insurance check to reimburse you directly. We will be happy to print all necessary claim forms for you, all you will have to do is put your return address and stamp on it and put it in the mail." We have had only a few new patients not schedule or cancel because of the payment options.

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