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## Practice Management Articles



# Overcoming Insurance Dependency

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You, as a caregiver, add value to the lives of your patients. Believing in our own self-worth is the first step to overcoming the obstacle of insurance. Do you feel that the value of the services that you deliver exceeds the fee that you are asking? If so, then you are on the road to freedom from insurance "coverage." Patients believe that dental procedures should be covered. This couldn't be further from the truth. Benefits that are purchased by the employer are decreasing drastically as the overhead costs are increasing.

Replace the word "coverage" with "benefit" and you will be surprised how this can turn the perception around.

Do not offer a predetermination as closure for a case presentation. Determine if this is the dentistry or treatment that your patient is interested in and then, when they ask about insurance, offer to have your financial coordinator investigate their benefits.

The best way to end the practice of assignment of benefits is to appeal to the patient's sense of self. The idea that you put forward will appeal to their emotion but you will back it up with logic. You must provide the patient with a benefit for them to pay their account at the time of service. It is not a secret that your practice is a business and that overheads are increasing in dentistry as well. By collecting the fee at the time of service you will be able to control some of the costs, Let the patient know that it is a constant struggle and that investment will no longer be necessary for statements, postage, reminders, and the man-hours involved with collections. The savings will be passed on to the valued patient. An option would be to remain one year behind in fees, using the previous year fee guide for hygiene services or restorative treatments.

By submitting their claims through EDI the policy holder will receive their insurance cheques within four to five working days. (The insurance companies can take up to six weeks to reimburse the dentist.) This is three to four weeks before they receive their credit card bill.

The act of going off assignment is not for every practice, but for those where it fits it will save the practice hundreds of man-hours in sending statements, calling patients, being ON HOLD with insurance companies, resubmissions, filing cheque stubs, monitoring treatment to prevent going over the patient's benefits and chasing patients for amounts under twenty dollars for co-payments or

deductibles. The administrative team will be able to focus on more productive tasks like filling the schedule or treatment management.

There will always be patients that we keep on assignment. We can turn this around to their benefit by saying “ We are happy to help you out by accepting payment from your insurance company, but to do this we must collect the balance or co-payment at the time of treatment.” The patient will be happy to pay the small amount up front rather than the whole fee.

With the introduction of EDI combined with MasterCard, Visa, Debit machine and third-party financing, being a bank as well as a dentist is no longer necessary.

Upon exiting, the patient should be prepared to exchange fee for service. Value = Value.

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