

Tips For Talking Dental **INSURANCE** Benefits

Nothing induces anxiety and frustration in a dental office quite like conversations around dental insurance. Here are 4 quick tips to help guide your team and your patients towards a better understanding of dental insurance and how it functions in your office:

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1 Educate your team first.

👉 If you want your team to clearly convey the benefits and limitations that exist within your patient's coverage plans, they first need to thoroughly understand those plans and the basic rules of dental benefits themselves. Spend time in a team meeting reviewing the ins and outs of dental benefits to ensure the team can confidently answer any questions thrown their way.

2 Completely remove the word "insurance" from your office vocabulary!

👉 There is a general misconception when it comes to dental insurance, as most believe that it functions similarly to medical insurance. In reality, medical insurance and dental "insurance" could not be more different. Help differentiate the two by referring to *Dental Benefits*, rather than Dental Insurance.

3 "Yes" is always the right answer.

👉 Perhaps you are in-network with ten plans, or maybe you're contracted with none. Regardless of where you stand, your team can always advocate for the patient when it comes to helping them understand their dental benefits. Remember, your patients are interested in using their benefits because they have paid for them, so when it comes to any "insurance" question, always start with a POSITIVE response when asked about "using my insurance in your office." Begin conversations with an appropriate **YES!** "Yes, I/our team can help you understand how your dental benefits work in our office." A positive start always has a positive impact!

4 Make your patient, not their benefits plan, your main focus.

👉 Talking excessively about your patient's benefits will always result in limited treatment acceptance. When patients ask about their coverage, give honest, concise answers, and try to move on to the relationship. Convey genuine interest in the patient's specific dental concerns, their recent move to the area, their children, their dental fears, etc. It is the relationship with the patient that will move them forward. Benefits should always be secondary to their dental health.

A few of ACT's favorite phrases:

"Our office is insurance friendly, and we can help you maximize your benefits -- here's how we can help you!"

"We are happy to bill your dental benefits plan! We want you to maximize your available benefits."

"Our team understands that your benefits are important to you! If you are willing, I would like to start with some important information about you and what you're looking to accomplish as a patient here, and then I can share with you more specifically how your benefits work in our office."

"I know you asked about dental benefits, and I will absolutely help you understand how you can use those benefits here. To do so, I would like to learn a little more about you, what's important to you."

"We can work together to help you understand what portion of this treatment your benefits plan will help out with, and what your investment portion will be."

"Dental benefits are somewhat like a line of credit that will run out."

"The good news is that your plan/benefits are going to help you with part of your treatment."

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