



“Do you take my insurance?”

Scripting Steps for Success

Administrative personnel field a common question daily: "Do you take my insurance?" Mastering the ability to answer this question with honesty and integrity without discouraging the patient from scheduling is a skill that will serve the practice's growth goals for years to come.

Step One:

Answer honestly while taking control of the direction of the call. The goal is to shift the focus from a transactional to a relational conversation. After all, this conversation determines if the patient schedules an appointment. Simple phrasing such as:

“We are an insurance-friendly practice! Can I ask you a few questions and then we will dive a little deeper into your insurance plan?”

- **Ask the patient's name** allowing the conversation to take a more personal tone.
- **Ask what services they are looking for** allowing the team member to express the practice's ability to meet the patient's needs. This could be anything from getting established with a new dentist to whitening to addressing dental pain.
- **Share, “You have called the right place; we can definitely meet your needs here, and our doctors and team are passionate about the dentistry they provide.”**
These statements reassure the patient that they have chosen the right practice. Everyone wants to feel welcome when selecting a new provider and the tone used by the administrative team is critical to achieving this.

Step Two:

Now that the administrative team member has taken charge of the conversation, shifting from a purely transactional to a relational dialogue, it's time to address their insurance concerns. It is reasonable for patients to want to know if you accept their plan; often, they need help understanding what that means. Now is the time to address their insurance concerns while educating the patient on how dental benefits work.

- **Share, “Let's get back to your insurance questions.”**
reassuring the patient that you are listening and intend to answer their questions.



Ask “What is the name of your plan?”

gathering any additional details, such as the subscriber’s a group number and name.

- Reassure the patient

“You can absolutely use your benefits in our practice; we will file claims on your behalf, and we are great at helping you maximize the benefits you have. We have a number of patients here with the same plan and are very familiar with your benefits.”

Step Three:

Move on to an honest discussion of your network status.

“We are a non-restricted provider with your plan. What that means to you is that you can use your benefits here, although we do not accept a lower fee schedule. We are not restricted to offering limited options that your plan might dictate. Our doctors will discuss the pros and cons of all options available to you and let you decide how you would like to move forward. We routinely create treatment plans that estimate what your benefit plan will cover and what will be out of pocket, or your expense.”

Remove the fear of a surprise bill by letting the patient know you understand their concerns and have a system in place to eliminate this fear.

- Ensure expectations are realistic

“Keep in mind, dental benefit plans never cover everything, no matter what provider you choose. We can contact your insurance plan ahead of time to get an estimate; you can do that also. “

This is an honest answer, sometimes there is more of an out-of-pocket expense with an out-of-network provider, and sometimes there isn’t.

- Educate the patient by explaining what they can expect when using their dental benefits in your practice.

“For your initial visit, our fee is \$ _____. We will file the claim for you, and your insurance company will reimburse you directly. You pay in full at the time of service and you keep the insurance check when it arrives.”

Scheduling out-of-network patients is more successful when the administrative team effectively creates a relational experience that reassures the patient you can meet their needs and they can use their benefits. Of course, the next step is to make sure they have a great new patient experience!