



Show Me the Money! Great Responses to Financial Objections

Parents ask tough questions such as, “Why does it cost so much?” and “Why doesn’t my insurance cover this?” If you respond effectively to cost-related questions, you will not only increase the value of treatment in the parent’s eyes, but also promote treatment acceptance. The previous issue of *PMM News* discussed how to help parents understand treatment fees, perceive the fairness of your financial policies and recognize your dental services as a wise investment. This issue takes a close look at specific payment objections and offers practical messages for your front desk team to lead parents to agreement in financial discussions.

According to 10 years of Wright Communication research with U.S. dental teams, financial-related questions account for nearly one-third of the difficult questions dentists and team members face from patients and parents.

Categories of Tough Patient Questions

Treatment Questions	47%
Finance Questions	29%
Reception Questions	24%

Of the finance questions, dental professionals were asked most often about dental benefit coverage, followed by questions regarding treatment fees in comparison with other offices and practice payment policies. Questions regarding managed care plans, fees for specific treatment procedures, and general fee amounts were received less frequently.

Categories of Finance Questions

Dental Benefit Coverage	30%
Fee Comparisons	16%
Payment Policies	16%
Managed Care Plans	13%
Specific Treatment Fees	10%
General Fee Amounts	8%

At least one example of each of these financial issue categories is posed – and answered – in this article.

Dental Benefit Coverage

Why isn’t this treatment covered in full?

“You have every reason to be concerned when it seems as if you are not getting the type of dental benefits you deserve. We have consistent fees for our services, but some insurance companies vary in their payments. Some pay for dental care in full, some do not. We help you file your insurance claims to get the most benefits possible. You are then responsible for the remainder of the fee. If you are unhappy with your dental insurance, you might want to talk to your union steward about why they chose a plan that does not cover the full fee for this treatment.”

Why did the insurance company say you overcharged me?

“It is confusing to hear that type of information from an insurance company. Of course you want to make sure that you receive a good value for your

dollar. The insurance company covers average care for average children. We provide care that far surpasses the average. (Or: What the insurance company meant was that it is their job to cover bargain care. Our job is to give your child the best care.) This is why you see a difference between the care your child received and the care the insurance company pays for.”

Why doesn't the insurance company pay for sealants?

“That is an excellent question, since sealants offer such wonderful benefits to your child. Some insurance companies cover sealants as a part of the package that is funded by employers; others do not. I would be happy to give you a brochure about sealants to pass on to the benefits manager of your company. Perhaps it will help encourage them to include sealants the next time they negotiate a dental benefits package.”

Fee Comparisons

I bet I could find it cheaper elsewhere.

“We want you to be comfortable with our fees, and if comparing fees will make you more comfortable, then you should certainly do so. I have a couple suggestions though. Find out exactly what *is* and what is *not* included in the other fees so that you can make a wise comparison. Also, please do not make your decision solely on the basis of price. The quality of care, attention given to children and comfort of your child are all important, too.”

I guess you charge more since you're a specialty office.

“You would think so, since our doctors have more education and experience as specialists in treating children. But surprisingly, pediatric dentists and general dentists have similar fees for their services. I guess I like working here because we not only give good care, but we are a good buy.”

I'm calling around for prices. How much is a filling?

“I will be happy to give you a range. Our fees on file for fillings range from (lowest fee) to (highest fee). That is a big range, isn't it? There are many different types of fillings, since each one is designed to meet the unique dental needs of the patient. Only the doctor can determine the type of filling that is exactly right for your child after a careful examination. May I send you a brochure about our special approach to children?”

Payment Policies

What do you mean, I cannot make an appointment because of an outstanding balance?

“I know it is frustrating not to be able to make an appointment when your child needs a dental visit. Our goal is to keep dental costs affordable. One way we do that is to ask our families to cover the cost of care at the time of the visit. As soon as your balance is clear, we will be able to schedule an appointment.”

Just bill the child's father for the treatment.

“Gee, I wish we could. We have found ourselves in this situation before and have found the best way to handle it is to ask the parent who brings the child in to cover the costs of the visit.”

We can't be seen without my Medicaid card? Why not?

You attempt to prevent this situation by asking the parent to bring in the card or slip when you confirm the appointment. In spite of these efforts, it occurs anyway. You might say to the parent, “I'm so sorry about this. It is very frustrating not to be able to be seen when you had planned on it. But you see, that card works just like money in the grocery store. The paperwork required by Medicaid can be a real pain, but we cannot provide treatment without it. Let us find you another appointment as soon as possible. Or would you like to be placed on our special call list?”

I forgot my checkbook and my charge cards.

“I can understand that happening once in a while. I have done it myself. Let me give you a self-addressed, stamped envelope addressed to my attention here at the office. Please place your check in the envelope and drop it in the mail by tomorrow at the latest. I will note in my book that we should expect the check by Thursday.”

Managed Care

Why haven't you joined the XYZ preferred provider plan?

“That is a reasonable question. Why have we not joined a plan that sounds like a good deal for families? First, we believe families should have the right to choose their own dentist. It is hard for parents and children to be forced to switch doctors because their employers switched insurance plans. Second, the limitations on insurance coverage in some plans can restrict the choices of treatment you have available for your child's dental condition.

We believe that you and the dentist of your choice (not an insurance company) should be making the decisions about your child's treatment."

Specific Treatment Fees

I know the doctor said Jimmy needs a filling, but I don't think we will get one. I just can't afford it.

"It is a significant investment. It is hard to decide what would be the best thing to do, isn't it? Perhaps I can make your decision clearer by talking about what could happen to Jimmy's tooth – and your budget – if you decide to wait. Unlike some other health problems that go away on their own, dental problems do not go away. They only get worse. The longer you wait, the greater the risk of needing to treat Jimmy with a crown instead of a filling, which would cost a lot more. He also faces the real possibility of infection or pain. May I go over the payment choices with you to see which would work best for your family?"

It costs \$48 for an exam that only takes two minutes?

"You are right. We are quick. Kids like quick. But the question is, can we be quick and still comprehensive? The doctor looks for decay, gum disease, as well as other serious health conditions. He examines tooth eruption and growth in view of your child's dental age. You have made an excellent investment in prevention that will save you money in the long run."

Why do you charge a fee for behavior management for my child?

"Of course you want to know what benefits your child receives for the additional charge. We want to help your child be as comfortable and relaxed as possible and provide the treatment only when he/she is ready. To meet his/her special needs, we will need to use extra time, premedication and special monitoring equipment."

When I was a kid, a filling cost one-third that much.

"There is no question that everything costs more these days. The fee increases in dentistry are about the same as increases in other goods and services, from cars and mortgages to groceries and dry cleaning. They have simply kept pace with inflation. I like to think that because we have had phenomenal advancements in our materials and techniques, we offer more to patients dollar-for-dollar than ever before. For example, 30 years ago your son would not have had the choice of a filling that is virtually invisible."

General Fee Amounts

The cost is so high. How do you set your fees?

An answer submitted in the Wright Communications research project was, "First we stammer, then we talk about our overhead, OSHA regulations, stuff like that." This message had little potential for success. Even if parents listen to the details of your overhead, they will not feel particularly sympathetic. Focus not on what you spend, but on what patients receive. Your goal is to give a short, positive answer about fees in general, then discuss in more detail the benefits of the specific treatment recommended for the child.

For example, "To obtain the quality of service your child deserves, your investment is based upon our care, skill and judgment, and the time necessary to provide the service. Regarding your child's recommended treatment in particular, here is a copy of the written treatment plan with a fee noted for each service. Let us go over it together."

By responding effectively to financial objections, you can increase the productivity and profitability of your pediatric dental practice. Most important, you will encourage parents to accept care that will protect and enhance their child's dental health.



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 **PMM** News



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