

Presenting Tx Plans

Note: When presenting treatment options to the patient, utilize models, illustrations and any practice software necessary to help the patient understand and visualize the rationale and process of the treatment plan. Larger treatment plans should be presented in stages so that the patient does not get overwhelmed by the magnitude of the project. Reassure the patient of the benefits of moving forward and the consequences of doing nothing.

Treatment Coordinator: Hey (pts name), Dr. (blank) let me know that you have some tx that needs to be completed! He would like me to go over the financial aspect of that treatment, so that there are no surprises when you leave here today.

PT: Yes, unfortunately he said I need (tx)...

Tx Coordinator: Well, luckily you are in good hands! Dr. (blank) will take great care of you and [get you out of pain][get that decay out of there][solve that infection](etc.) in no time!

Note: Before going over any costs make sure that the patient understands what tx they are needing, if the patient can see why something needs to be done, they are more likely to complete it in a timely matter.

Tx Coordinator: Before I get started explaining the costs, are there any questions you have for me or the doctor about the treatment that is needed?

PT: No, Dr. (blank) did a great job explaining to me why I need (tx), but I guess I do need to know how much this is going to set me back.

Tx Coordinator: Definitely! I have a breakdown here that shows what we're looking at. The total fee for (tx) is going to be \$(x).

PAUSE...let pt process what you are saying

PT: Woah, there's no way I can afford that!

Option 1 (with insurance)

Tx Coordinator: No worries! It looks like with your insurance, they are estimating to cover \$(x). The discount for being in network with your insurance is \$(x). Bringing your ESTIMATED patient portion down to only \$(x) of the full fee.

PT: That sounds much better. I think I will be able to do that.

Tx Coordinator: Great! Luckily, Dr. (blank) reserved some time for you in the schedule, so we could certainly get that (tx) taken care of today if you would like!

PT: Absolutely, the less time I have to take off work for this, the better!

Option 2 (no insurance)

Tx Coordinator: I completely understand. I would be in the same boat as you (empathy). I know this isn't exactly what you were expecting for your day, the good news is that we have a couple of different options for payment that may make it a little easier for you, financially. We can offer to split the payments up into halves. That way you only have to put down (\$) today and the other (\$) [at the seat date][in a month].

1. **PT:** Okay, that's a little more doable.

Tx Coordinator- schedule tx

2. **PT:** I still won't be able to pay that amount.

Tx Coordinator: No problem, we also partner with Care Credit to offer you a 12month interest free option, that way you will be able to spread the payments out without having to worry about racking up a bunch of fees in interest. We can apply right here in the office. (Pt can fill out application on iPad)

3. **PT:** I have bad credit and won't get approved.

Tx Coordinator: Well let me check with the doctor and see if he would be willing to make an exception....

....after obtaining approval...

Tx Coordinator: (Pt's name) Dr. (blank) is willing to do a 3 month payment plan for you today if that is a better option. (\$) would be required down, and then we would take out (\$) on the first of next month and the month after that.

PT: That would so much better for me!

Tx Coordinator: Awesome. We love keeping you in optimal oral health, I'm glad that we could work together to get this necessary tx completed.

Presenting TX at Check Out

Back office member to Treatment Coordinator: (TC's name), I have (Pt's name) here for you today. Today we completed (tx completed), and are needing to schedule back for (tx options given earlier in op). If you would be willing to go over cost on that for us that would be great!

Back Office Team Member to Patient: (Front Office Member's Name) is the expert at figuring out cost for us here. She will double check what you're insurance (if any) will help pay for and go over options as far as payment goes. I am going to leave you in her capable hands, if you have any questions or concerns for (Dr's name) or I, please don't hesitate to give us a call! It was great seeing/meeting you today.

Dental Treatment Coordinator (TC): "Okay! Looks like the total cost out of pocket for (tx indicated) is _____. There are several ways of paying including check or any major credit card. Which would work best for you?"

Patient (PT): "That seems like an awful lot". "I can't afford that"

TC: "We do have a couple of options regarding payment that I can go over with you. (Show flex options) Have pt sign consent form for whatever option they choose.

Flex will show 4 different payment options

1. Payment in full
2. Payment split into two
3. Care Credit (pt can apply in office)
4. UBT financing (See scripting below)

*** If pt is not interested in any of these options Doctor might be willing to set up a three month payment plan with the patient (SEEK DR. APPROVAL first before mentioning this option with pt)-- If Dr. approves of three month plan:

PT: "None of these options will work for me (ie can't afford half now or bad credit)"

TC: "Let me check with the Dr. and see if there is another option available to you"- obtain approval for 3mo payment plan-

"Dr. [name] has graciously allowed us to make an exception for you, and is willing to set up a 3 month payment plan. Making your first payment (\$\$\$) today, and (\$\$\$) for the next two months after. Is there a certain day of the month that would work best to make these payments??" *** Have pt sign consent form (hidden tab in flex)

UNION BANK OPTION

TC: There is another option: Dr. [name] has worked out an arrangement with a company called FINANCE COMPANY (Union Bank) for patients just like yourself who want to get the treatment done but don't have the cash readily available at this point in time. This is an arrangement that Dr. [name] has worked out for his patients.

PT: "Yes".

TC: "Well, all right. Here's the application. I can help you fill it out if you would like.. We'll send it in and get an answer by the end of the day or tomorrow.

**If the application does not go through make a polite excuse to prevent the patient from being embarrassed such as: "By law, the company is not allowed to tell me the actual reason but you can call them and they will tell you."

MEMBERSHIP OPTION (No Dental Insurance)

***See Membership Brochure

- After the payment method for treatment has been decided, use the iPad to have pt sign their treatment plan with which payment option they chose