



Value Added Dentistry and Dental Insurance

Joel Harris, CEO of ADA Intelligent Dental Marketing, underlines the power of choice and how to offer your patient a better experience.

We live in a world that is driven by consumer demand for options in every facet of the purchasing process. Twenty years ago a cup of coffee was served either black or with cream and sugar. Today, buying a cup of coffee is much more complicated and expensive. Starbucks has learned that consumers enjoy the opportunity to upgrade and customize their coffee purchasing experience. Starbucks has also learned such freedom of choice can be very lucrative. In fact, they've made millions and millions of dollars making sure that consumers feel in control of their purchasing experience.

Most successful industries that deal with consumers have evolved much like Starbucks has. From Denny's to Mercedes, success comes from giving consumers exactly what they want. The companies that have overlooked the power of consumer choice have paid the price with failure.

One of the things I teach dentists to do is to re-evaluate their fee schedules to match not only the new dental technology now available but the expectation of consumers. The response I get is so predictable, that I feel at times like I'm listening to a tape-recorded message that the insurance companies provide to dentists. The discussion goes something like this:



"Dr Jones, I see that you only offer two basic crown types. A PFM and a generic all-porcelain crown." Then Dr. Jones says, "Oh no, we frequently place Empress Crowns as well as some Zirconia crowns and bridges. When we use one of those materials we just submit it to the insurance company using the basic porcelain crown code." Then I say, "Well, maybe you ought to charge a little more for those types of crowns. I know your lab fee is much higher for that type of crown and the insurance reimbursement for an all-porcelain crown is just a few dollars more than a PFM. You're leaving a lot of money on the table." Then Dr. Jones says, "Well, I can't do that. I signed a contract and I can't raise my fees. If I do, I'll get in trouble with the insurance company." Then I say, "Did you sign a contract stating that you would provide these patients with the finest crown, from the best lab, no matter what their insurance cov-

erage was?" Then Dr. Jones says, "Well, I see your point but I still don't think the insurance company sees it that way."

At this point I tell Dr. Jones that nearly every PPO contract he's ever signed or will ever sign makes allowances for patients who would like to "upgrade" to a more expensive crown, or bridge or filling or whatever. The bottom line with these insurance companies is they don't want to have to reimburse the dental practice any more than they have to. As long as the patient is billed for anything above and beyond the "code" they don't have a problem. And, they make it clear that the patient must provide written consent of their decision.

If you'd like to test my theory, try this easy experiment. Call one of your PPO providers and tell them that you have a lovely young lady in your office that has fractured her two front teeth in a swimming pool accident and two crowns are required. Then, tell them that the lovely young lady is insured by their company. Tell them there is no way you would ever place a PFM crown or even a basic all-porcelain crown in such a beautiful girl's mouth. You have a lab you'd like to use but their crown fee is extremely high. Then, tell them that the patient is willing to pay more out of pocket to have the best crowns available. You just wanted to confirm with her insurance company that it was OK to provide her with the best care available.

I think you already know what the answer will be every time. The insurance companies can't keep their patients from getting the best care available and they would be medically negligent if they forced you to drop your standard of care. I've even had discussions with administrators at dental insurance companies who openly admit that their codes and compensation haven't kept up with dental technology or inflation. And as I stated before, as long as

the patient is willing to cover the cost of the upgrade, the insurance company is OK with the decision. In fact, dental insurance companies are tired of the bad rap they are getting because dentists don't understand the flexibility that they truly have.

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The actual process of submitting the paperwork is quite simple. When the treatment is provided, you simply submit two codes. The first code is for the basic crown procedure, and the second is for the material or product upgrade the patient opted for. The second code is one of many, that you can customize for your practice, and the insurance company isn't ever expected to reimburse you or the patient for those parts of the treatment.

My partner and I teach many seminars every year in this simple adjustment in the way dentists see their fee schedules. It is amazing to see the new profit that is experienced within a practice as well as the improvement in the patient experience.



Joel Harris is a co-founder and President of ADA Intelligent Dental Marketing located in Salt Lake City, Utah. His company provides powerful marketing tools to help dentists grow their patient base, increase the profit and improve their image. Joel is also the author of the book, Breakthrough Dental Marketing.