FEE-FOR-SERVICE PATIENTS

“What Do You Mean You Don’t Accept My Insurance?!?” Language to Address Higher Co-pay Concerns

Often times, patients don’t understand why you don’t take their insurance or are out of network. Helping them understand the value of your services and the quality of care your practice provides can ease their concerns. Here are ways to get the conversation started:

FEE-FOR-SERVICE OFFICES

- “Even though we aren’t in your network, we’ll be glad to submit your claim electronically to the insurance company and they’ll reimburse you directly.”
- “Staying out of network allows us to treat your dental needs without insurance company interference.”
- “We have payment options available for you and will work within your budget to make this process doable and affordable. We’ll even submit the claim and track it for you electronically.”

OUT-OF-NETWORK OFFICES

- “We find that staying out of network with some insurance companies enables us to offer the best dental care to our patients; this way, the insurance companies don’t dictate the type of treatment you receive.”
- “We’ve had patients who were hesitant about going out of network because of a higher co-pay; however, they liked us so much it was worth it to them.”
- “When we see you, we’ll determine exactly what the cost will be to you. You can decide if our office is right for you and what works best for your budget.”

LEAVE THE DOOR OPEN AFTER “NO”

- “We would love to work with you, of course, but we understand if you want to stick to one of the dental offices on your insurance list. If you change your mind, please call us.”
- “We understand if you want to stick to the more traditional process with your insurance. If our process ever becomes workable for you, please call us.”

Call Member Services today at 1-800-552-1616.