In a perfect world…

Wouldn’t it be great if every patient got out of the chair, ran to the front desk, and demanded to know how they could pay? Most Dentists chuckle at the very thought. But the fact is, when patients try to avoid paying, and we avoid confronting them about money, we are setting ourselves up for an Accounts Receivable nightmare.

Don’t let money walk out the door!

If you recognize and familiarize yourself with common patient payment obstacles, you can be strategic, polite and effective at getting them to pay up.

4 common obstacles to collecting payment & ways to solve them

1. The Obstacle: “That just seems like a lot of money.”

Especially during the initial evaluation, patients often underestimate the value of your services. They may try to weigh the total cost against the time spent in the chair.

The Solution:

Create a checklist of the dentistry you typically perform, and choose a team member to present the services performed to the patient before they leave the operatory. For the initial evaluation, Your checklist might include and detail:

- Your review of the patient’s medical history
- Oral cancer screening
- Evaluating the condition of teeth/restorations
- Perio, joint, tissue and occlusal examinations
- X-rays and photos
- Diagnostic study casts

Present the list as a benefit to the patient, beginning with these words: “Mrs Jones, this is what we accomplished together today.”
2. The Obstacle: The patient has an unpaid balance.

The Solution:
Try to avoid scheduling patients who owe you money! Keep in mind, that legally, we know you can’t refuse a patient mid-treatment. However, be careful not to start a new procedure or treatment plan prior to clearing any past balance and having clear financial arrangements in place moving forward. Past due balances are more likely to grow, as is the likelihood these patients won’t show up. When needing to appoint a patient with a large balance, here is an example of what to say:

“Mrs. Jones, I noticed you have a balance of 1300 dollars. Let’s get you caught up. Then I’ll be happy to schedule your next appointment.”

3. The Obstacle: The patient has made you aware of personal financial woes.

The Solution:
Perhaps you’ve heard a patient reveal that their spouse is out of work, or they’re suffering through financial difficulty. The key here is to LISTEN, and make note of the specifics of their situation. This is a tremendous rapport-building opportunity. When you follow-up a few months later, imagine how they’ll feel when you can show specific concern. “How is Dave doing? Did that job come through for him?”

When you approach dentistry as care and service of the whole patient, you dramatically increase the value of your expertise.

“You have to make it as easy to talk about money as it is to talk about the weather.”
-Sheri Kay, ACT Lead Coach

4. The Obstacle: “I’d like to wait until you run it through insurance first.”

The Solution:
Perhaps the patient isn’t clear with your financial policy, or your policy needs review and reinforcement.

Review the clarity and effectiveness of your financial policy. Items to include in a well defined policy include:

• Estimated Fees for Services
• Estimated Insurance Portion
• Estimated Patient Portion
• Initial Deposit Date
• Initial Deposit Amount
• Payment Option

Include these points in a written document, dated and signed by the patient after the treatment plan is presented. With this level of detail, you create a level of expectation with your patients, and have essentially taught them to pay.