



Team In Service

Date:

Topic: The Great Insurance Debate with Gary Takacs, Dr. Tarun Agarwal, and Dr. Alan Mead via Dental Hacks Podcast
Some of these questions are office specific!

1. What would be a better term for dental insurance? Why?
2. Give a brief description of the following types of insurance. Please circle the types of insurances that THIS office processes claims for.

Capitation-

HMO-

PPO-

Indemnity-

Government Assistance-
3. What is "assignment of benefits"?
4. Even with assignment of benefits to the doctor, are there some insurance plans that ONLY pay the patient? How do we prevent this?
5. What does it mean to be "in network" with an insurance plan?
6. What does it mean to be "fee for service"?
7. T/F Insurance companies always pay out of network offices LESS than they would pay an in network office.
8. How do you tell a patient that we are out of network with their plan?
9. Why do YOU think this office is out of network with so many plans?



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10. Why would a practice want to drop (go out of network) an insurance company?

11. Scenario. Your office is in network with an insurance company. A patient has used all of his benefits for the year but still has remaining treatment. What fees do you charge the patient-the in network fee or your normal fee?

12. How does an office become more profitable?

13. What is factored in office overhead?

14. What is this office's average monthly overhead percentage?

15. What sorts of things should an office already have/do if they want to drop insurance? Why do they have to have these things?

16. Dentists measure success through the clinical lens. Most patients don't register their experience with the practice through the clinical lens, but rather by what? If considering dropping PPO's, why is THIS SO IMPORTANT?

17. What do we do for our patients that KNOCKS THEIR SOCKS OFF?

18. What is T-Bone's suggestion for marketing?

19. What does T-Bone say that the insurance plans do for his office?

20. What services does THIS office offer that goes above routine and "insurance covered" treatment?

21. What is coupon dentistry?



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22. What sorts of services do we want to market for in this practice and WHY?

23. Does THIS office take in office payment plans? Why or why not?

24. What are some of the hassles of dealing with insurance companies?

25. T/F If you are out of network, every insurance payment AUTOMATICALLY goes to the patient and not the office.

26. Why would an insurance company pay you MORE for being out of network?

27. T/F Insurance companies sometimes send letters to patients encouraging them to go in network.

28. Why does Tarun say that fighting for fillings and crowns is a losing battle? Do you agree? What does he recommend you do instead?

How much has THIS office adjusted off patient accounts due to in network insurance benefits in 2015?

How much has THIS office adjusted off patient accounts due to in network insurance benefits in 2016?