

EP.11

It's a Coupon

The question hygiene school doesn't prepare you for:
"Does my insurance cover that?"

You set your habits the first one or two years after you graduate.

Your mindset is the biggest barrier getting in your way.

Misconception: If it's not a benefit provided by insurance it's an automatic "no". We want the patient to maximize the benefits they do have. But, we always need to present what the patient NEEDS, regardless of if it is covered by insurance.

"Dental insurance is not insurance, it is a coupon."

Insurance is supposed to cover you during an unexpected or disastrous event that may occur. Cavities occur on a regular basis, unlike a car accident or house fire. We need to separate from the common perception that all insurance is the same. Insurance has not changed since the 1960's despite inflation.

For example:

Home insurance: pay deductible and insurance pays the rest.

Dental insurance: pay deductible and insurance pays a small percent up to a maximum.

The average person owns their car for 7 years. Do you have to change the tires on your car every few years? Yes. Does insurance cover that or is it out of pocket? Windshield wipers? Out of pocket. Air filter? Out of pocket. The longer you plan to keep something, such as a car or your teeth, you have to keep up with required maintenance.

Understanding Insurance; Changing the Conversation:

If we have a good understanding of how insurance works, our conversation with the patient will be very different. Use the verbiage we taught you in your trainings! "Your insurance may not cover this, but you really need this treatment because ____." What do they stand to lose if they don't?

If your patients see the value, and insurance does not cover it, they will pay out of pocket. If they say no, they did not see the value. They save money for the things they see value in. Ex: cosmetics, cars, vacations, purses, etc.

**You are the authority.
They are looking to you to tell them what they need.**