



Stick to the script when talking finances

Your team members need to know their lines if they're going to collect at the time of service. Here's how to rehearse.

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All too often, dental practice employees are thrown into the fire. They are told to perform certain tasks without the benefit of proper training. Usually, the practice's bottom-line ends up getting burned in the process. This problem tends to be particularly acute in the area of collections. And the ramifications can harm the practice in many ways.

For one, stress levels rise as revenue falls. Employees who don't receive clear direction typically perform inconsistently as they struggle to develop a comfort level in completing their assigned tasks. This becomes a downward spiral: Each time team members must initiate financial discussions with patients they experience increased stress.

This is not a comfortable or productive predicament for your staff. And it's no wonder. Face it: We all fumble for the right words when there's no option but to wing it. And when it comes to discussing money and other sensitive issues, many people become apprehensive or tongue-tied.

The good news is that, with a little forethought, practice and preparation,

you and your staff can make the process of discussing financial arrangements more comfortable and effective. By reading and rehearsing scripts, staff members will become more comfortable and confident when discussing financing with patients. Below are tips to help your staff discuss three common financing trouble spots with ease: initiating discussions of financing, handling patient complaints and educating patients on your "office policy" without ever using the term "office policy."

What's your opening line?

Even staff members who are competent at a variety of tasks often have difficulty beginning a financial discussion with patients. A standard opening line can help them broach the subject.

What makes a good opening line? When discussing patient financing, tact and respect for the patient are crucial. For example, "If I may take a moment of your time, Mrs. Smith, I'd like to help you with the fee for your treatment and the payment options available. Let's see what's most convenient for you." Compare this opening to,

"Let me tell you the cost of your bridge and what you have to pay."

When we grow up, we learn rules of etiquette not to make our lives more difficult, but to make them easier. Similarly, developing and using prepared scripts is not meant to turn team members into unthinking automatons. Scripts should be used the way that great actors use them. Make the dialogue a seamless part of your internalized and polished delivery and you will be better able to meet the goal of increasing case acceptance and obtaining payment at the time of service.

What's your catch-phrase?

Knowing how to respond to difficult questions and delicate situations can breed confidence and comfort among team members. The easiest way to handle difficult situations or complaints is to learn and use a "catch-phrase."

Candidate Ronald Reagan used a catch-phrase to great effect in his televised debates with President Jimmy Carter. He was able to parry each of Carter's jabs, no matter the topic, simply by repeating, "There you go again." Comedian Billy Crystal could count on a laugh on Saturday Night Live whenever he said, "You look mahvelous!"

Obviously, these particular catch-phrases won't go very far in the dental office. But indeed, dentists and team

How to respond when patients say, "Just bill me"

Below is a sample script excerpted from Ms. Hollett's and Dr. Wahl's new book, "The Office Magic Book of Management Scripts." The scripts cover how to best respond to patients in a variety of common situations that arise in the dental office. The authors recommend developing scripts that reflect your practice's philosophy and putting each script on one page for maximum retention.

Patient: "I'm not going to pay you until the doctor finishes my work."

Staff member: "I understand your concern. We have several different payment options to help you. Let me briefly explain them so you can choose which one fits your needs best."

Patient: "But I don't want to pay up-front."

Staff member: "Thanks for the opportunity to let me clarify this for you. You're not actually paying up-front. We ask that you pay at your visit. We ask that you pay for your treatment before you leave the office."

Patient: "I never pay for anything until it's finished. I don't want to pay until I'm sure I'm satisfied with the work."

Staff member: "I want to assure you that we stand behind our work. The doctor will do everything possible to assure your satisfaction. We're making a 100% commitment to you the day we begin your treatment. I want to make sure you feel comfortable and are 100% committed as well. Did you have any other questions or concerns about the treatment?"

This scenario covers some essential points about how to respond effectively to a patient who has an obvious concern. First, the staff must be prepared to deal with these patient questions and be confident in their responses.

Never say "office policy" when answering a patient's question or concern. Instead, explain the reason behind the policy in terms of the benefit to the patient.

Never ask for payment "up-front." This phrase sounds terrible and really isn't accurate. If a patient uses the term, politely explain that you ask for payment at the visit or when he or she receives treatment.

Most dental treatment is completed the day of the visit. It is understandable that some patients raise a concern about a request for payment at the first visit of a multiple-visit treatment. However, once you touch a tooth, it's yours. You've accepted the case and you're responsible for it until completion, whether it's paid or not. It is important that patients understand your commitment, and that all of their questions are answered beforehand.

tunity. We all know that most unhappy patients don't complain; they leave. But when a patient complains, you are given the opportunity to address his or her concern directly. Be grateful for these opportunities to turn the situation around. Proper handling of complaints is rewarding to the team member and beneficial to the patient and practice.

Also, remember that although saying the right words is important, communicating with empathy is even more important. If staff members are given a script outlining exactly what they should say when discussing fees and payment options, they then can concentrate on *how* they are going to say it. As the leader of the practice, it's important for the doctor to provide resources and guidance to support this effort.

For example, we've all heard the familiar complaint, "I only want what my insurance covers!" Scripts are probably most useful in dealing with challenges like this one, because they allow you to respond positively and with confidence. The best responses in these situations are usually the shortest and simplest.

A simple response to this insurance concern (after using your catchphrase!) is, "Your insurance may assist you with this treatment, Mr. Smith, but we believe you deserve more for yourself. We have several different payment options to help make the finest dentistry affordable."

Sometimes patients will ask the clinical staff a payment question. Dentists, clinical assistants and hygienists can easily help these patients by introducing the business staff. "That's a good question, Mrs. Smith. Let me get Denise. She's an expert on fees and financing."

Don't mention it!

Just as important as the words we use are the words we avoid. An example of a term to ban from your practice is

members would do well to have a simple line available that will politely and positively defuse just about any patient complaint. We suggest, "Thank you for mentioning that so I can help

you." Immediately, the patient will see you in a more favorable light than if you had responded defensively to their complaint.

After all, a complaint is an oppor-

"office policy." Have you ever requested something of a store's employee, only to be told something about store policy? You probably didn't like whatever it was that you were told. You probably felt you were being treated like a child, like the times your parents told you, "Because I said so!"

If there is a good reason for a policy, explain the reason in terms of how it benefits the patient. If there is no reason for a policy, eliminate it. When a patient tells you to "submit this claim to my insurance company, and then bill me for the difference," do not respond, "I'm sorry, Mr. Smith, but our policy is to collect the fee at the time of service." Explain to the patient that you have several different payment options available to help him. "Let me briefly describe them so you can

choose which one fits your needs best."

A client of ours once told us that there were no payment options in his practice. To give a patient options, he explained, would be to tell the patient that there is a choice. There should be no choice, our client reasoned. They have to pay.

We explained to our client that people who buy like to have choices. The key thing is to make sure that none of the choices represent any risk to your practice. When you purchase something, you want to see all the styles, all the colors and all the choices. Your patients are no different. And the good news is that people who participate in the decision-making process are much more likely to comply with any agreement.

When learning to become comfortable with financing discussions, encourage staff members to role-play

with one another as well as with friends and family at home. Whether you write your own scripts or purchase professionally prepared material, the key is to practice the scripts and to live them. By practicing and actually using the scripts in daily routine, proper and effective verbal skills become a natural, ingrained habit. **DPEF**

*Lorraine Hollett and Patrick Wahl provide learning resources and consulting services to train your staff professionally. Their system to eliminate billing and **The Office Magic Book of Management Scripts** are available by calling (800) 750-8779 or visiting their Web site, www.officemagic.com.*



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