



FINANCIAL ARRANGEMENTS SCRIPT

The following scripts can greatly assist your front desk to adhere to your practice's financial policy. It is important that as part of the training of your dental staff you role play these scripts until the employee is comfortable with them and sounds natural.

Important: These scripts are guidelines only and should NOT be learned verbatim otherwise your front desk person will sound like a used car salesman. It's much better that your front desk UNDERSTAND them and then put them into her own words.

OPTION #1

Dental Office Treatment Coordinator (TC): “The total cost is \$_____. We accept cash, checks or credit cards. Which would you prefer?”

Patient (PT): “That seems like an awful lot”.

TC: “I understand. We do have a couple of options that might make it easier and even save you some money. In your case you could save \$_____ if you were able to pay up-front which would make the cost \$_____.”

OPTION #2

TC: There is another option: Dr. [name] has worked out an arrangement with a company called FINANCE COMPANY for patients who want to get the treatment done but don't have the cash readily available. In fact Dr. [name] has worked it out for them not to charge you any interest. In your case the \$_____ could be spread out over 6-12 months at no interest. Spread out over six months the cost would be approximately \$_____ per month. Will that work for you?”

If the patient says “No” then say:

TC: “How about if we spread the payments over 12 months? That would be approximately \$_____ per month. That is 12 months at no interest. If you don’t get it paid off in 12 month then there would be an interest charge. Will that work for you?”

PT: “Yes”.

TC: “Well, all right. Here’s the application. We’ll send it in and get an answer in about ten minutes”.

If the application does not go through make a polite excuse to prevent the patient from being embarrassed such as: “By law, the company is not allowed to tell me the actual reason but you can call them and they will tell you.” Then go on to Option #3.

OPTION #3

Option number three would be raising the limit on their credit card.

TC: “Do you have a credit card? Here’s another option you may be interested in: Many of our patients have done this. Most credit card companies will increase your limit for medical or dental purposes. There is an 800 number on the back of your card so if you want to try you can give them a call from here. That way if there is any question about whether or not this is for medical or dental purposes or if they have questions about the actual treatment or the cost I would be available to explain all that to them. Is that something you would be interested in doing?”

PT: “Yes”.

TC: “Do you have your credit card with you? On the back is an 800 number. What’s the number? I’ll dial it for you. Here’s the phone. They’ll need to talk to you not me. Like I said if they have any questions I’ll be happy to speak with them. I’ll be back in a minute.”

OPTION #4

If the patient doesn't get approved you know he is a credit risk. Now you know that this patient has to "pay as you go." You do not extend any credit to him/her.

TC: "Here's what we can do. We can break it down into six visits. You need to pay at the beginning of your treatment each time you come in. That will be \$_____ each visit. Do you think that will work for you?"

PT: "That should work."

TC: "All right then would you be doing that by check?"

On the Dental Treatment Plan Form write in specifics of the exact agreement you made. Print a new treatment plan with specifics on Treatment Plan Form.

WRITE ON THE TREATMENT PLAN FORM:

Patient accepts above treatment. (Patient's name) will pay for each portion of the treatment, in full, at time of service. Patient must sign before treatment.

OPTION #5

Let's say he can't "pay as you go" and he needs payments. The only way we ever do payments with anybody is if they are an established patient and already have a good credit history with us. You will have patients like that. They don't have the cash, but they pay like clockwork. Only do this with an established patient. There is no fifth option for a new patient.

OPTION #6

Another option for the new patient is to send in monthly pre-payments until they have enough on account to get their treatment done.

SCRIPT FOR NEW PATIENTS WHO WANT PAYMENTS:

TC: "Yes, we do have a payment plan. How much a month can you comfortably handle? (Patient answers \$_____ per month). That's fine. Send in that amount to us each month as a prepayment and when the credit in your account reaches the cost of the first treatment we will

call you and you can come in and get it started. The advantage is you can send in as much as you want each month and avoid credit problems.

SCRIPT FOR A CROWN PREP:

TC: "Let's get you scheduled for that first appointment. The first visit we'll prepare the tooth for the crown. The second visit we will adjust and place the crown. That will be ½ or \$_____ on the first visit and \$_____ on the second visit."

When it is okay with the doctor to do the crown prep in three visits spread the appointments apart if it is clinically okay do it to help the patient out. Obviously, you may be able to seat it on the second visit but if this is needed on the financial end and it won't compromise the treatment make it three visits. The second visit would just be a 5 minute try-in but the patient would have 3 visits to pay in full.

NOTE: Dental Insurance should be verified before the patient comes in.