

## Improving Over-the-Counter Collections SILENCE PAYS OFF!

By Marsha Freeman

When asking for money, the first person to speak after stating the fee loses control of the conversation. When a staff member speaks with an apologetic tone or asks a question, such as, “*Is that okay?*” he/she gives the patient the upper hand. When given the opportunity to postpone payment, most patients will jump at the chance. If you ask, “*Would you rather be billed?*” or “*Do you want to wait to see what your insurance is going to pay first?*,” you will always receive a resounding “*YES!*” When it comes to collecting payment for dental services, never ask a question you do not want to hear the answer to. Instead, politely, cheerfully, and tactfully state what you expect the patient to pay that day and then **BE SILENT!**

For example, “*Mrs. Freeman your portion of today’s treatment is \$325. I understand from your financial agreement that you will be paying with your credit card today.*” Then be silent. Busy yourself with the computer preparing to enter the payment. If the patient asks, “*You want me to pay that today?*” respond with your biggest smile and kindest voice, “*Yes, that would be great!*”

If you do not remain silent after asking for payment, it is too easy for the patient to take control. For example, “*Mrs. Freeman, your fee for today is \$325. Let’s see, it looks like you chose option B--to pay with your Visa card. Is that still okay?*” It is far too easy for the patient to respond, “*No, that is not going to work after all. I can only pay \$25 today.*” Where do you go from there? You have just opened the door to an adversarial conversation with your patient, which is exactly what you want to avoid.

Do not invite an answer that you do not want to hear. Even if you eliminate the question, “*Is that still okay?*” the patient might say, “*Is that really what I agreed to? You really want me to pay all of that today?*” All you need to do is smile and say, “*Yes, Mrs. Freeman that would be great. According to your Financial Arrangement (have the sheet available to show the patient), that was the option you selected at your last visit.*” Then, stay quiet.


If the patient truly cannot pay with his/her credit card, show him/her your Payment Options Sheet and say: “*Mrs. Freeman, **which option** will work for you today?*” Remember; never ask a question if you do not want to hear the answer. Notice that I did not say, “*Will any of these work?*” To do so would give the patient an opportunity to propose options that may not be acceptable to the practice.

For this approach to work, it is imperative that you also follow the recommendations outlined in my last two articles. First, create a professional looking Payment Options Sheet to be presented when initiating your financial arrangements discussion (see October issue, page 9). Patients should feel free to select any of the options listed, so make sure all of the options are acceptable to you. Remember to refer to them as “options” not “policies” as the word “policies” tends to trigger a subconscious defensive reaction.

Next, document the payment option(s) selected by the patient on a Financial Options and Payment Arrangements Form. This can be part of a treatment plan that is printed from your dental software, or it can be a separate form that you

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### Consultant’s Corner

We are pleased to welcome back Marsha Freeman, President of Marsha Freeman & Associates. Marsha has authored several books including *Standard Operating Procedures for All Dentists* and conducts workshops training dental teams how to create their own SOP manual. She is a member of the Academy of Dental Management Consultants (ADMC) and is a certified trainer for the Institute of Foundational Training and Development. Marsha can be reached at Marsha@fix.net, [www.marshafreeman.com](http://www.marshafreeman.com), or by phone at 800-253-2544. 

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design yourself (see December issue, page 14). A good Financial Agreement Form should identify the treatment, state the total fee, and state the portion that is due from the patient on the day of treatment. It should also clearly state the financial options chosen from the Payment Options Sheet. The Financial Agreement should be signed by the patient (or guardian) and staff member, with the original staying in the patient's chart and a copy going to the patient.

The third form you need is a Routing Slip. Generated from your dental software, a Routing Slip should provide the patient's insurance information, current balance, previous notes about payment history, the treatment planned and the payment amount expected from the patient at the time of treatment. When you prep your patients' charts, preferably two days ahead, take time to confirm that you have the right patient with the right provider for the right amount

of time. Confirm that insurance coverage is effective and there is a signed financial arrangement. Also check to see if the patient owes you past money in addition to the amount due that day and review his/her credit history in your office. When you call to confirm appointments, discuss any overdue balances with the patient and make financial arrangements if they have not been made so that there are no surprises at the time of treatment.

If, in spite of your best efforts, a patient refuses to pay as previously agreed (e.g., forgets his/her checkbook or credit card), don't be afraid to express your disappointment. *"Mrs. Freeman, I am sorry to hear that. We try very hard to take care of these financial decisions ahead of time so there are no surprises for either of us."* At that point, make the best alternative arrangements you can. Ask the patient to call you back with a credit card num-

ber, bring payment back by the end of the day, or give the patient a stamped self-addressed envelope with a walk out statement and determine when you can expect payment. Make it clear that you are documenting that date in your records so the patient knows you will be expecting payment at that time.

Knowing that your patients are well-informed and the dental treatment performed in your practice is worth every cent of your fee, you can now ask for payment with confidence and professionalism. Most patients expect to pay a portion of their dentistry and will rarely object when asked with respect. If you have utilized the three forms mentioned, asking for payment at the time of service is a breeze. Just remember two things: never ask a question that you do not want to hear the answer to, and be silent after you tell the patient the amount of payment that is due. Your silence will pay off! 📖

DO'S	DON'TS
Smile, state the amount due from the patient in a friendly, professional voice, and then <b>BE SILENT!</b>	Raise your voice at the end so it sounds like you are asking a question when stating the amount due
Be friendly, professional, tactful, and discreet when stating the amount due at the time of service	Be terse, dogmatic, rude, forceful, disrespectful, or argumentative
Use terms such as "options," "protocols," or "what we prefer"	Use the word "policy." (e.g., "...I am sorry, this is our policy..." or worse yet "...this is the doctor's policy...")
Use all three forms to improve your over-the-counter collections: a Payment Options Sheet, a Financial Agreement Form, and a Routing Slip	Surprise your patients with a request for payment and disappoint yourself because they don't pay
Inform before you perform	Fail to discuss fees before performing treatment
Negotiate if the patient is clearly upset (using the Payment Options Sheet) and offer to follow up by phone	Embarrass patients in front of others
Use the "Feel, Felt, Found" technique if the patient is angry or upset (see <a href="http://marshafreeman.com">marshafreeman.com</a> for details)	Raise your voice and continue to argue
Explain as necessary that collecting payment at the time of service controls costs and allows you to provide the high quality of service you pledge to all your patients	Say, "We will bill you" or automatically say "Yes" if a patient asks to be billed
State facts and use your Payment Option Sheet so patients feel in control of their choices	Ask a question unless you can accept the answer (e.g., "Are you prepared to pay your portion today?")