



# Team Activity

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## Series 7 Bettering Your Best

### Session 9 Better Insurance Philosophy (Part 2)

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[dst.media/focus81](http://dst.media/focus81)

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1. Make a copy of this worksheet for each team member to use.
  2. Complete the Team Activity.
  3. Fax or email one “Master Worksheet” containing your team’s collective efforts.
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## Send Us Your Master Worksheet

**Fax**  
**615-807-3301**

**Email**  
**[Champions@DentalSuccessToday.net](mailto:Champions@DentalSuccessToday.net)**

# Team Activity

## Step 1 The Initial Phone Conversation

Begin by identifying ways in which you can up-level your insurance verbiage over the phone.

Write and rehearse your up-leveled verbiage as you move through this activity together.

**Up-leveled verbiage in a nutshell:**

*“Yes, and...” > “No, but...”*

**Typical patient questions:**

- Do you take my insurance?
- Are you in-network?
- Do I have to pay anything?

**Example of a low-level response:**

*“No, we’re not in-network, but...”*

**Examples of up-leveled responses:**

*“Yes, we can still apply your out-of-network benefits, and oftentimes they’re very similar.”*

*“Yes, we’ll file all the paperwork and submit the claims for you, and you’ll just be responsible for your patient portion.”*

*“Yes, you can often use your insurance here; we made the decision to not be in a contract with the insurance companies because it was affecting our quality of care, and we’re still more than happy to help you get any reimbursement you’re eligible for.”*

**Create your scripts for responding to the “typical patient questions” about insurance over the phone.**





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**Clinical Team, when patients inquire about insurance with you, they want YOUR perspective!**

Seize the moment to motivate and encourage patients to make “health-based decisions” as opposed to “insurance-based decisions.”

**Example of a low-level response to an insurance question:**

*“I don't talk about that. Treatment Coordinator will talk with you about insurance instead.”*

**Examples of up-leveled responses to an insurance question:**

*“In my opinion, it's best to invest in this even if insurance doesn't cover it all, because it's only going to turn into a bigger problem and bigger expense the longer you wait. This will never be less expensive or less painful than it is right now, so it's a smart decision to take action.”*

*“We can get this all done in just one visit if you want to. It's a great way to save time, so know that our doctors are able to help take care of this all at once.”*

*“If you were my family, I'd absolutely recommend you do it all at once. You'll already be here and be numbed up, so you might as well let us work on the rest of the area while we're all here.”*

## **Tip**

Only share details about the philosophy of it all—not details about money or insurance!

## **Remember**

None of this is a hard sell! It's simply about elevating your conversations by giving patients “one more reason why.”

**Clinical Team, when the patient is sitting chairside, “What's one more reason why?”**

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# Team Activity

## Step 3 Triangles of Trust

Put your Triangles of Trust under a microscope.

Examine what messages you're reinforcing with your patients and find ways you can set up your teammates—especially your Treatment Coordinator—for success.

### Remember

Reinforcing, solidifying and justifying patients' insurance hesitations is unhelpful to everyone.

### Tip

Instead of regurgitating patients' hesitations, focus on why health-based decisions are worth it.

### Example of a low-level Triangle of Trust:

*"Patient knows these are the next steps, but they want to check their insurance first."*

### Examples of an up-leveled Triangle of Trust:

*"Patient has some questions about the pace of the next appointments and maybe the timing of how they schedule, but we talked about how we could get this all done in one visit if they wanted to save time."*

*"Patient has some questions about the investment, but we're really proud of them for making a smart decision about their health: they deserve to be pain-free no matter what."*

Discuss and list up-leveled verbiage you'll all commit to using in your Triangles of Trust:

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# Team Activity

## Step 4 Treatment Presentation

Refine your process for presenting treatment.

Team, in conjunction with Treatment Coordinator, examine verbiage and role-play together to create a perfect presentation experience.

Consider how to not jump directly into finances with the patient during the presentation process, and instead, integrate moments of influence.

### Tip

Take a minute to repeat the patient's goals and reiterate excitement about how doing this dentistry will make their life better.

Examples of how to integrate moments of influence:

*"How was your time with the team?"*

*"Tell me what you're most excited about."*

*"When you think of being on the other side of this, how do you think this is going to make your life better?"*

*"Was there anything you heard from the team that surprised you?"*

*"Was there anything that worried you?"*

### Note

It doesn't take much; spending just two minutes on this can make a dramatic difference and set a positive tone with your patients to kick off their treatment presentation.

Team, take a moment to role-play an interaction or two with Treatment Coordinator, giving them a chance to practice integrating these moments of influence into their presentation.

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**The next way to up-level your treatment presentation: NO ITEMIZED LISTS!**

**Don't give the patient the impression that they can cherry-pick treatment.**

**Treatment Coordinator, here's your perfect process:**

Give the total investment, present insurance as a "coupon," and help the patient work their way through things from that reality.

**Tip**

Don't make insurance the big deal. It's something that'll be taken care of, and the main focus is the total investment.

**If the patient tries to redirect focus onto insurance:**

*"I can't do that...I can't do the total investment."*

**Ask:**

*"What can you do? What were you thinking?"*

**Allow the patient a chance to elaborate, explain, and specify what they're actually thinking as your pathway back to making treatment acceptance the main thing, not insurance.**

**If the patient says:**

*"I just want to do what insurance covers."*

**Example of an up-leveled response:**

*"Patient, that's a good start. Is there any possibility we could also take care of this tooth, because that'll take care of one full quadrant, and that'll be a GREAT start. If we can get you to one full quadrant, that's going to be the way to make sure this problem doesn't keep getting worse, and allow us to plan for the other quadrant next. How does that sound to you?"*

**Always ask up! The worst that can happen is they say, "no," and stick with insurance.**

# Team Activity

## Step 5 Final Role-Play

The purpose of “asking up” isn’t to control outcomes, it’s to see how many times you can go back and forth with a proactive suggestion to see if the patient can do more. This is the difference between us guiding patients or them guiding us!

Start to finish, role-play an entire up-leveled experience.

### Step 1

The Initial Phone Conversation  
Focus: “Yes, and…” statements.

### Step 2

Emphasize Benefits  
Focuses: “Why should they come here?” And, “What’s one more reason why?”

### Step 3

Triangles of Trust  
Focus: Reinforce health-based decision-making.

### Step 4

Treatment Presentation  
Focuses: Moments of influence and asking up.

### Tip

Choose patients of recent memory to help make this as realistic and tangible as possible. Incorporate their personalities into the role-playing experience!

**As you role-play, present lots of insurance hesitations, dive into your focuses for each step, and use as much up-leveled verbiage as you can.**

Write any and all takeaways for each step along the way, sharing what you did well, and summarizing where you notice you have the greatest opportunities yet for improvement.

