



Season Two – Episode 19

Patients Only Want What Insurance Covers

[Music Playing]

Dr. David Madow: Doctor, I only want what my insurance covers. If my insurance doesn't cover it, don't do it.

Dr. Richard Madow: Oh. No.

Dr. David Madow: How many times have we heard something like this? I am Dr. David Madow along with...

Dr. Richard Madow: Dr. Richard Madow. Welcome to the Dental Practice Fixers podcast. We are so happy to have you with us today. Let's just get right down to a question from a listener. Here's what the question says. Yes, I'm reading it off of the email.

Dr. David Madow: Of course.

Dr. Richard Madow: If you want to email your question and by the way you can do it to: info@madow.com. Probably the easiest way to remember it, info@madow.com. Maybe next week, we'll be reading your questions. So this is from Dr. Jay Hawkman in Ohio. He didn't say what city. I guess it's just somewhere in Ohio. Okay and he says. 'Guys, I have what you might call a typical practice in the Midwest. Lots of good folks, middle-income, most have insurance, you get the picture.' You get the picture?

Dr. David Madow: Kind of.

Dr. Richard Madow: I totally get the picture. Sounds like a nice place to be.

Dr. David Madow: Yeah, yeah. I like it already.

Dr. Richard Madow: And so do I. 'Something that really frustrates me is when patients say, I only want what my insurance covers, or Sounds good doc, but if my insurance doesn't pay for it, I can't get it done. What can I do about this? Dr. Jay Hawkman somewhere in Ohio. It's another Madow trick. Those of you who are maybe contemplating going on the dental speaking circuit, if you ever speak in the state of Ohio, when you get up to the microphone, the first thing you say is...

Dr. David Madow: O-H-

Dr. Richard Madow: I-O. Well they respond I-O. I don't maybe there are cities where they don't like Ohio state. Maybe the University of Ohio, I can't remember where that is but I guess they don't maybe like Ohio State that much. I don't know.

Dr. David Madow: But I think if you're in the Columbus area, it's pretty safe.

Dr. Richard Madow: Yeah, yeah, yeah. Maybe if you're in Ann Arbor Michigan, definitely do not do that. That's just a suggestion.

Dr. David Madow: Just a suggestion.

Dr. Richard Madow: So okay. So Dr. Hawkman, great question. What do you think?

Dr. David Madow: Yeah. I see it on two levels actually. Let's face it. This is rampant in all dental practices across North America, at least the US. I see it on two levels. Number one, patient education. Patient needs to be educated on what's going on and why it's important to have done it and why you just can't like pick and choose and do things that only your insurance covers. So that's number one. And number two is, have ways available for the patient to pay that amount for the amount that the insurance doesn't cover. I guarantee if that patient wanted a 60-inch big-screen TV, there's a way to finance that.

Dr. Richard Madow: For the big game?

Dr. David Madow: For the big game.

Dr. Richard Madow: We're not allowed to say Super Bowl.

Dr. David Madow: Don't say Super Bowl.

Dr. Richard Madow: It's copyrighted. We always say the big game.

Dr. David Madow: Or we get sued. We're getting sued [crosstalk].

Dr. Richard Madow: I think that's probably before the...

Dr. David Madow: Stanley Cup is an old friend of mine.

Dr. Richard Madow: Okay. You know Stanley Cup.

Dr. David Madow: So like I said, if that person wanted a new car or a 60 inch TV, they're going to find a way to finance it. They're not going to say, I only want what my insurance covers. They're not going to do that because insurance isn't covering that.

Dr. Richard Madow: Yeah, but on the other hand if they want a new car, they might like want a really expensive car, they might want a Mercedes but say, well, I can't afford that, so I'm going to get whatever, a nice Hyundai Elantra. So it's not like the sky's the limit here. Right?

Dr. David Madow: Yeah. But if you look around and most people driving cars, most people are driving cars that can't afford the [crosstalk]. They are just making payments. Making payments.

Dr. Richard Madow: Just make payments doc.

Dr. David Madow: That's right. Exactly. We got to make sure. We have to check that out. So two things, Education and financing somehow. Working out payments; some type of payment.

Dr. Richard Madow: Well, I would comment on both things you said. And then throw in something else. I agree with education to a certain extent, but I think and this is actually something we're going to touch upon in our call of the week this week. I think sometimes when doctors or assistants or hygienists or whoever, you know, treatment coordinators try to educate, they give too much information, they over talk, they over explain and they scare the patient away and then they're worse off than they were before if the patient has just gotten what insurance covered. So you got to be really careful when you're trying to so-called "educate" the patient. What you really trying to do is move them towards treatment and we can talk about that maybe, I don't know maybe now or another episode.

Secondly, I totally agree, have financing available. We love CareCredit as you know and present it that way; say you know we can do this and the payments will be \$120 a month or whatever it is. It just makes it much easier to understand and to take but I'm going to take maybe a slightly different tack. You know as some people say, present what you have to present, some will, some won't, who's next? And I think if you have a practice let's say a typical practice, I don't know. Dr. Hawkman, how many patients do you have? Active patients. 1200, 1500, 2000, something like that. A certain percentage, probably way more than half are just going to be insurance driven patients and you can explain, you can over explain, you can man explain, you can, as some people say, talk till the cows come home, and they're just not going to be interested. And a certain percentage would want the best you have to offer. And I think maybe in some ways, I hate to use the term profile; maybe we have to profile our patients and say, who's who and say, look, if you know 65% of my patients are just insurance patients, they go through the insurance treadmill, they want only what insurance covers but they still come in every six months and we love them. Well, maybe we should just accept those patients. I'm not saying not offer them the best, but don't drive yourself crazy, don't tear your hair out with these kinds of questions. And then the patients maybe who want a more advanced level of dentistry and are willing to pay for it, that's fantastic. Let's give them what they want, too.

Dr. David Madow: Well yeah, I agree. You don't have to tear your hair out. You don't have to say let's either you get everything done or you go to another practice, but I still think it's worth a great effort to make sure they understand why they need this, why it's important to get it done and we have financing options. And explaining to them that insurance is not meant to cover all dental care, but it's meant to be an adjunct to help them out and you're really fortunate that you have it, but it's not going to cover everything and these are really important things you got to get done or your mouth is going to be infected and rotting away.

Dr. Richard Madow: Totally agree. I completely agree with that. I think maybe the path that I'm worried about is and we saw this in a practice that we were working with several years ago where I can't remember if it was a dentist or a team member was kind of almost getting into a little debate with the patient and all these things are true what they were saying like well the insurance company didn't examine your mouth, the insurance company doesn't care about you. All they care about is

their bottom line. And I think when you start going down that road, you're getting combative and it really turns the patient off.

Dr. David Madow: It doesn't mean anything.

Dr. Richard Madow: But I think what you just said is a nicer way of saying that insurance isn't meant to cover everything; it's an adjunct that helps you pay for this treatment that you do need.

Dr. David Madow: And you're very fortunate that you have it. A lot of people don't even have it. They've got to pay everything out of pocket. You've got this great help here.

Dr. Richard Madow: I remember when I was a young practitioner, I had a patient who had pretty crappy insurance and they were asking me questions like why doesn't my insurance cover this? Do I really need it? I made the mistake. I said to him, look, I got to be honest with you. You have really lousy insurance and the second I said it, I thought, shit. I should not have said that. And the patient kind of took it personally. It was a really, really bad thing to say.

Dr. David Madow: Did he come back?

Dr. Richard Madow: I don't remember if he came back as a regular patient, but I remember, he did not get the treatment done that I was trying to get him to do. That insurance wouldn't cover. So I think it's always important to stay positive. Don't get into a fight with a patient. Don't tell them they have crappy insurance even if they do, they'll probably know by the end of your conversation anyway. So yeah, I mean a lot of good points but I think one point is realize that...

Dr. David Madow: How about if you just say your insurance is, it's not crappy but it's kind of low-end. Most insurances pay more than yours. It's kind of like a low-end insurance.

Dr. Richard Madow: Your insurance is pretty good. It's pretty bad. It's mediocre. Lot of words for that.

Dr. David Madow: So so. On a scale from like mild to hot. It's like probably around a 2.

Dr. Richard Madow: Mild to hot...Like it's a Thai restaurant? It's not Thai spicy, that's for sure.

Dr. David Madow: You know by the way, a quick aside, I was in a Thai restaurant like a month or so ago.

Dr. Richard Madow: Months? I thought you go more like once a week.

Dr. David Madow: Well, I was at one a few days ago too but this is the particular one I want to tell you about just real quickly about. So I think they said, well, how spicy do you want it? I said, well, what can we do? How spicy? She said, well, we can do, what'd she say. She said five is the hottest. So in other words she said, you want a five. I think she said, do you want a five? And meanwhile without like a scale there, [crosstalk].

Dr. Richard Madow: Could be 5 out of 100.

Dr. David Madow: That's what it was. She was like, I would do a 5. But I don't know what 5 on the scale is.

Dr. Richard Madow: Probably you would have asked. It never hurts to ask. Did you ask?

Dr. David Madow: Well, it never hurts to ask. I just said give it to me as hot as you can.

Dr. Richard Madow: Well, you know it's funny because I was in a Thai restaurant one time where they told me it was spicy on a scale of 1 to 10. And I said I want an 11. And not only did I not want an 11 but she totally didn't get the Spinal Tap reference joke which...

Dr. David Madow: There's no way she'll get that.

Dr. Richard Madow: I guess in retrospect I really shouldn't have expected...

Dr. David Madow: And then if she did, you would have been screwed like the plate would have been on fire.

Dr. Richard Madow: On fire. They were brought out in flames. So yeah, maybe not a good idea to rate your patient's insurance. So maybe not. But I do think in general, also in dental practice, in life maybe, I'm not saying you shouldn't have high expectations but it's also good to understand that the best is not for everyone and then if you have a good patient that comes in every six months

and maybe they've made some referrals and maybe they're more insurance driven than you would prefer, they can still be a good patient. So don't get all, as some people would say, all frustrated.

Dr. David Madow: There are a lot of references in this episode.

Dr. Richard Madow: I know. Don't get all frustrated. Why do some people leave the first “r” out of frustrated? I've heard that, it's like a Midatlantic or Baltimore thing.

Dr. David Madow: I think it is.

Dr. Richard Madow: I just get very frustrated.

Dr. David Madow: We'd like to hear from some of our California people if anybody there says frustrated.

Dr. Richard Madow: I doubt they do in California. They don't probably even use that word. Nobody is frustrated in California. [Crosstalk].

Dr. David Madow: They're probably all frustrated.

Dr. Richard Madow: They all love it there.

Dr. David Madow: Should we do the call? I mean I think we've said everything we have to say about this.

Dr. Richard Madow: Not only do we have a really interesting call, we have a guest caller.

Dr. David Madow: We have a guest caller today. Who's going to be doing the call today?

Dr. Richard Madow: Well I recruited Hope from the Madow Center For Dental Practice Success to do this call and she was great and we'll explain that in a second. Before we do that, I just want to let you know really quickly. It seems like November is a long way away but TBSE is coming up fast; we fully expect to sell out this year. It's back in Las Vegas at the Tropicana resort hotel, incredible. I actually just had a little email exchange yesterday with one of our speakers Dr. Steve Rasner. You probably know or heard of Steve Rasner. He's the guy with the \$4 million practice in one of the worst economically challenged cities in the country, Bridgeton, New Jersey, high poverty levels, high unemployment, just not a place where you'd want to practice, yet he amazingly

not only has a \$4 million practice, he loves going in everyday and he has patients, speaking of the opposite of these insurance driven patients, his patients are getting comprehensive care, saying yes to full treatment plans, putting down the deposit on the first day and saying, doc, I want to do the whole shebang or the whole nine yards.

Dr. David Madow: I'm going to hear about that.

Dr. Richard Madow: So he's going to explain.

Dr. David Madow: He's going to be teaching the whole thing.

Dr. Richard Madow: From A to Z, including something you need to say on the phone when a new patient calls before their first visit that nobody else is doing that makes a huge difference. He is going to be explaining this whole system from A to Z at TBSE and that's only one of the fantastic speakers. So check out the whole speaker lineup: TBSE.com, sign up soon before it sells out and before the tuition goes up; we're still doing a little “early birdish” stuff. So we'll see you in Vegas at TBSE in November.

Dr. David Madow: I'll tell you something, I'm going to go. Sounds great. [Crosstalk]. While we're at it, you know Rich and I love what we do. We are doing this podcast for you. We don't charge for the podcast. You don't have to pay us any money. We would never turn it down but people charge for all kinds of information. On our show here we're actually not only giving you great information but showing you a way that every time you listen, you can have money in your pocket. All you have to do is go to our people, Fattmerchant, change your credit card processing company and you will save a lot of money every single month hardly doing anything, with hardly making any change at all. All you have to do is go to bit.ly/fattmad. Let them know that you know us. We use their company.

Dr. Richard Madow: We love their company.

Dr. David Madow: Because we save a ton of money every single month. You will do the same thing. Why would you want to turn down \$100, \$200, \$1,000 extra every month? Whatever it might be depending on the volume of your practice, why would you ever want to turn it down? It's

free money for you. Take advantage now. bit.ly/fattmad. And if they use that link, they get a free terminal. Well, it couldn't be better.

Dr. Richard Madow: Just like at the airport, there's a free terminal.

Dr. David Madow: There's no outlay of any money in any way I believe.

Dr. Ricahrd Madow: Got to do it. So okay so I came into the office this morning and Hope Miller who a lot of you probably know, she's one of our great team members here shows me this ad in a local magazine for a dental practice. And she said, what do you think of this ad? I'm looking at the ad and of course you and I tear apart all ads that we see, but it had this one paragraph that was so scientific and wanted to so much in detail. I said, like, what the heck? I didn't know...

Dr. David Madow: Did you understand it?

Dr. Richard Madow: Not really. I mean I got the gist of it.

Dr. David Madow: And we're dentists.

Dr. Richard Madow: But I didn't know the references they were making. I said, Hope, let's do a call. She said, are you going to call that office? Hope, you call. So she did. She pretty much just read the ad back to them.

Dr. David Madow: Should we play it?

Dr. Richard Madow: Let's hear. Let's do the call.

Hope: Hi, good morning. I'm calling because I saw your ad in the Jewish times and I was reading your ad and I have a question. It says here that you all provide periodontal therapy with an emphasis on reducing systemic inflammation and infection to support optimal cognitive development and cardiovascular Bale-Donnen health. What the heck does that mean? I don't even understand that.

Female: So what Bale-Donnen means is if you look that up it's very complicated but they are two cardiologists, one named Bale and the other one is Donnen. They have basically finally in 2019 are admitting and are recognizing that the pathogens in the bacteria in the mouth are leading to not

only heart disease and diabetes, but also to Alzheimer's. And so we are working with a cardiologist here in Maryland who is actually referring patients to us who have had heart disease of some form, maybe they had a heart attack or a stroke or they are having heart problems and they're referring them to us to do their dental treatment and to remove the bacteria to a sense that we do this test. We've always tested the bacteria but now we're actually going deeper with our cardiac patients and we're testing through an actual site that will send the test to and then they'll test it to see what are the chances are the person is going to have a heart attack.

Hope: Oh my gosh, thanks so much. I'm more confused than ever but I really appreciate your explaining everything.

Female: But if you google Bale-Donneen method, you will be probably overwhelmed with information that's so interesting. We are so deep into it. Every month we have a two-hour meeting and we talk about all the new information that we're learning. It's new to us too. We've only been on the path for maybe the last six months. So, every month we learn new stuff. It's just it's so much to learn. We're actually all reading the book, but it's, we've known for years that the bacteria in the mouth are causing people to not only have heart attacks and heart disease but to die. And but we just couldn't seem to get cardiologists on the same, you know path and now they are. Now they're starting to be like, okay, maybe my patient needs to go to the dentist. So, we're like one of the only dentists that are on this journey.

Hope: Wow, you are doing great work. I want to thank you so much. I really appreciate your explaining everything to me.

Female: You're welcome. All right, take care.

Hope: Bye-bye.

Female: Bye-bye.

Dr. David Madow: Whoo.

Dr. Richard Madow: Wake up, wake up.

Dr. David Madow: That was great.

Dr. Richard Madow: Talk about over explaining. Yeah, I love how she said like it's very complicated and if you google this will be overwhelming. Okay, great. Wow. She was knowledgeable.

Dr. David Madow: She was very knowledgeable. I mean I think it's great what they're doing. In general, it's great what they're doing but to have an ad like that in a local paper and with all those words, you could do it so much differently and have a better effect.

Dr. Richard Madow: I totally agree. I think she was also going into dangerous territory there a little bit and this is just maybe splitting hairs but saying that it's been shown that the bacteria in the mouth can cause heart attacks. I think may be linked to heart attacks and stroke is one thing, but causing heart attacks, Wow. But again, I mean I know she was doing her best to explain.

Dr. David Madow: I got a little bit scared. I started thinking, I'd better have the bacteria in my mouth checked out.

Dr. Richard Madow: Started getting chest pains.

Dr. David Madow: I started a little bit.

Dr. Richard Madow: My jaw hurts a little bit on the left side. You know I think the double critique will be this and remember when Hope read the ad, no lay person is going to read this ad and say, oh my god, I know exactly what this means. I want to go in this office. And then I don't think she made things any better when Hope called.

Dr. David Madow: Right, right. I mean look we could talk about this probably for twenty minutes but it was way too complex. Again, I think what they're doing is a great service. They're paying more attention to periodontal needs than most dentists are, it's great, but explain it in lay terms.

Dr. Richard Madow: Okay. So for example, it's been shown now that inflammation in your gums or even low-level forms of gum disease can be linked to heart attacks and strokes and we're paying extra careful attention to that and that's why Hopkins cardiologists are actually referring their patients to us. Boom.

Dr. David Madow: That would actually get me in there.

Dr. Richard Madow: Speaking of getting you in there.

Dr. David Madow: Oh yeah, exactly. She went through this... I don't know how long the call was three to four minutes it seemed like and at the very end when Hope says, thank you so much, you were really helpful. She said, okay, bye. I mean she took all that time to explain it and she never even once said, can we set up an appointment? Does this resonate with you? Is there anybody in your family that has heart disease or are you concerned? Anything like that, nothing.

Dr. Richard Madow: Now as we always say, not only does the doctor have no idea that happened but they're paying big bucks for this full-page ad. They're paying a lot of shekels for that ad in the Jewish times and then somebody calls amazingly, actually calls referencing the ad.

Dr. David Madow: We would probably be the only one.

Dr. Richard Madow: No question about it. And then she does this long explanation and the patient has vanished, never asked like a name.

Dr. David Madow: Probably she went up to the doctor, doctor, we got a call from the ad. We got one. He says, and how did it go. Well, I didn't really ask for the appointment. What do you mean you didn't ask for the appointment?

Dr. Richard Madow: You got their name and we'll call them back, right?

Dr. David Madow: I didn't get any information. Let me look at caller ID to see if it showed up there.

Dr. Richard Madow: Caller ID just shows Skype. It was Mr. Skype. Wow.

Dr. David Madow: So if we have to grade, I mean I've got to give an F because she got no information. First of all she was talking way too complex and then she didn't get any information. It has to be an F, there's no other grade.

Dr. Richard Madow: Could it be a double F?

Dr. David Madow: It could be.

Dr. Richard Madow: Okay, I'm going to do a double F. Alright everyone, that is your latest episode of the Dental Practice Fixers. Thanks so much for listening, thanks so much for watching. I'm Dr. Richard Madow.

Dr. David Madow: Dr. David Madow. Keep those cards and letters and questions coming. We'll see you next time. Thanks for being with us.

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