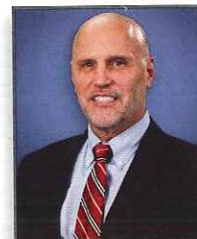


10 Things You Need to Know About You and PPOs



by Bill Rossi

1. You have more power than you think.
2. Practices with little or no PPO participation generally do get fewer new patients. However, practices deep into PPO participation do not get proportionally more new patients as they take on more and more programs and more discounts.
3. Each practice has to find the "right balance" of PPO participation. When dentists have complete control over their fees, most of them try to balance the fees so they aren't too low or too high. In effect, moderating your PPO participation is like setting your fees.
4. Chances are that you are already seeing some patients out-of-network. For every PPO plan, there are providers both in and out of the network in your area. No insurance network, not even Delta, has 100% of providers in a given area.
5. Employers provide Dental insurance to make their employees happy. Of course, they want to save money, but their employees aren't happy if they can't see the provider they want to see. Therefore, most insurance companies do not have "punitive" out-of-network benefits. In fact, for some, the out-of-network benefits are surprisingly good.
6. If you drop a PPO and your staff is properly trained, you will retain the majority of the PPO patients – unless the patients have no out-of-network benefits or very little out-of-network benefits.
7. Whenever dealing with insurance either as in-network or out-of-network providers, it's important to accentuate the positive, "The good news is that with your Delta policy, you can go to the dentist of your choice..." "We have many patients on this plan and in general things work out quite well."
8. Some PPO fees can be negotiated. If you haven't tried, there is a good chance you've left money on the table. It costs little to do this and the extra dollars are "free money."
9. You can't just leave PPOs without having a strategy. In other words, you must take measures to fortify the practice and build it up in the face of the inevitable patient attrition.
10. If you are collecting less than 80% of your gross productivity, you need to take a serious look at reducing PPO participation. Too often dentists sign up for a plan too quickly and drop too rashly. There are thousands of dollars and many patients at stake. Make your decisions logically.

Bill Rossi and his team are actively involved in the ongoing management of over 220 dental practices mostly in the Upper Midwest. He has over 35 years in practice management, and has been a contributor to Dental Economics, Excellence in Dentistry, The Madow Brothers Audio Series, Collier Newsletter, The McGill Report, and Dentaltown CE. Mr. Rossi is an ally for private independent practices in a profession increasingly impinged on by corporate dentistry and PPOs.