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Prosthodontics:
A REVOLUTIONARY SPECIALTY

Real-Time Technology Can Maximize Dental Office Efficiency

BRIAN HENDRICKSON, D.M.D., IS A GENERAL DENTIST IN WHEAT RIDGE, CO, PAST CHAIRMAN OF THE DELTA DENTAL OF COLORADO BOARD OF TRUSTEES AND A FACULTY MEMBER AT UNIVERSITY OF COLORADO SCHOOL OF DENTAL MEDICINE. HE HAS LONG SUPPORTED INFORMATION TECHNOLOGY IN THE DENTAL OFFICE AND FINDS IT ESPECIALLY IMPORTANT WITH INCREASINGLY COMPLEX PAYER CONTRACTS AND PRODUCT OPTIONS, WHICH COMPLICATE COMMUNICATION WITH BOTH PROVIDERS AND PATIENTS. DENTISTS CAN NO LONGER CONFIDENTLY DISCUSS WITH PATIENTS THE FINANCIAL RAMIFICATIONS OF THEIR TREATMENT OPTIONS SIMPLY BY KNOWING WHICH INSURANCE THEY CARRY. REAL-TIME ADJUDICATION (RTA) TECHNOLOGY, DR. HENDRICKSON BELIEVES, IS ESSENTIAL TO THE KIND OF COMMUNICATION THAT FOSTERS FISCAL AND PATIENT SATISFACTION IMPROVEMENTS.

Q Why is real-time communication among dental practices, insurers and patients so important?

Dr. Hendrickson: With medical premiums skyrocketing, employers are demanding increasingly customized dental insurance solutions in order to continue offering dental benefits. Insurance plans, therefore, are becoming more complex, but employer human resources departments don't have the resources to keep employees adequately informed about benefits. Thus, patients ask and expect us to explain their benefits and know how much treatment will cost them — a necessary element of informed consent — yet these out-of-pocket costs often are virtually impossible to estimate accurately. It's also difficult and time consuming for dental staff to get timely, accurate coverage answers from payers. Too often, treatment is delayed for weeks because patients and providers can't get eligibility and benefits verification immediately.

Q What is RTA technology?

Dr. Hendrickson: RTA technology is online access to insurance databases to immediately predetermine benefits, verify eligibility and adjudicate claims. The largest dental payers in Colorado now support this technology.

Q How can RTA improve communications among dentists, patients and insurers?

Dr. Hendrickson: It takes the guesswork out of patient financial responsibility. You have a reliable benefits determination straight from the payer's claims processing system. You know whether the procedure is covered, how much the insurer will pay and the patient's costs — and immediately, instead of six weeks later. That means patients have the information necessary to make a decision about treatment while they're engaged in the process. Financial information allows true informed consent and eliminates future "sticker shock."

Q What are the business benefits of RTA?

Dr. Hendrickson: First, staff doesn't waste time chasing basic eligibility details. Accelerated cash flow is obvious. Instead of waiting days (at times up to 90 days) for a claim to be processed before you can even bill the patient, the claim is filed, adjudicated and answered before the patient leaves the office. You also can integrate RTA with direct deposit so the money is in your bank account by the next day. Another advantage is security. According to an American Dental Association study published in 2000, 40% of all dental offices fall victim to embezzlement. Online deposit reduces this risk.

Q How does RTA affect patient satisfaction and retention?

Dr. Hendrickson: RTA mitigates a leading driver of patient dissatisfaction: finding out after the fact that a procedure is not covered. Plus, patients are impressed when we keep up with technology, and they tell their friends. That's how we get our best patients. In these days of constantly changing dental plans and benefits, patients rely on us to understand their benefits and be their oral health experts. With RTA, we have the tools to fill that role. ■