

Mauty's Blog: Dealing with Low Insurance Reimbursements

There's been a lot of discussion lately about how to deal with low and ever decreasing insurance reimbursements. Strategies range from working faster and scheduling more patients in a shorter amount of time to hiring "negotiators" to convince the insurance company bean counters to raise the payments enough to allow the dentist to afford to hire a hygienist a couple of hours a week or pay his lab bill (but not both of course). There's another way to deal with this problem of course, which is the old time tested "add on" or "upgrade" technique which involves charging the patient extra for something that is technically not covered by their plan so the dentist has enough money at the end of the week to treat his family to mac and cheese. Here are Mauty's top 5 "upgrade scripts" that he regularly uses to "beat" the insurers.

1. Code 5110/5120-complete dentures: Typical plan fee-\$1200 to \$1800...Mauty add-ons-teeth \$100..matching teeth \$150...teeth that contact \$200...teeth in the correct order \$250.."custom" acrylic-\$50..Denture that "fits"-\$100....Fees after add-ons \$2050 to \$2650.
2. Code 2740/2750- crowns. Typical plan fee \$400 to \$600 (P.S. no one can exist on that, right:?). Mauty add-ons: Anesthesia fee-\$50 Fee for mauty small talk after the two minute crown prep is complete-\$50 "custom" temp crown-\$100 cementing temp crown-\$100 . Adjusting occlusion-\$100 Preparation fee-\$100 Shade matching fee-\$100. Extra \$50 for the correct shade. Permanent cement fee=\$100 Fee for complaining that the crown doesn't "feel right"-\$100. Fee for Mauty listening to this complaint-\$100 Total fee-\$1350 to \$1550.
3. Code 7110-extraction. Typical plan fee-zero to \$90. Mauty add-ons: Topical-\$50 Local anesthesia-\$50. Local anesthesia that actually "works"-\$100. Showing "caring and concern" after the extraction-\$50. Extracting the "right" tooth-\$100..Extracting the "wrong " tooth-\$150. Total fee-\$350 to \$490 (excuse the incorrect math. I'm typing fast.
4. Code 1110-prophylaxis. Typical plan fee-zero to \$80. Mauty add-ons: chair with working suction-\$50. "Friendly " hygienist-\$100. "Unfriendly" hygienist-\$200. Home care instructions-\$50. \$100 discount if patient leaves without bothering Mauty or asking the hygienist why their gums bleed. Total fee-\$150.
5. Code 2140-occlusal amalgam. Typical plan fee-zero to \$50. Mauty add-on: anesthesia \$100. "Tooth colored" filling \$100. Ability to chew on filling-\$100. Shaking head and insisting that if patient doesn't do a crown their tooth will splinter into a million pieces and they will die of a cardiac arrest. See number 2 above. Total fee-\$1550.

Good luck fellow insurance hacks!