Modern dentistry has made significant strides toward putting nervous patients at ease, but there is one situation that commonly leaves both the doctor and the patient sweating. It doesn’t involve dental instruments or dental procedures — it comes down to dollars and cents. Discussing treatment costs and payment options with patients is an uncomfortable part of the business for many dentists and their staffs, but it doesn’t have to be that way. With the right preparation and specific strategies, these interactions can be a valuable part of practice/patient relationship building.

Although the foundation of your practice/patient relationships is typically built over time through preventive and routine procedures, those established relationships can take on a different dynamic when a more costly procedure is recommended and payment issues must be addressed. The goal during these discussions is to ensure that patients understand the value of your care, but most importantly that you genuinely care and value them.
Listen carefully to the patient’s concerns and communicate your understanding of their situation. If the patient doesn’t verbally express any objections, but his/her body language indicates they are uncomfortable, ask a few specific questions to encourage the patient to open up. This will give you an opportunity to address concerns, and perhaps clear up any misperceptions.

I strongly recommend the use of scripts to prepare for financial discussions. These can be tremendously helpful in ensuring that everyone who handles payment conversations is well prepared. Develop them in advance and think through common scenarios that arise and how you and your team will handle them. Incorporate questions to elicit responses from patients who may seem reticent or uncommunicative. Scripts will guarantee that you are not left searching for the right words to effectively respond. Best of all, they are an ideal tool for those who find financial discussions difficult. And using them will most assuredly build not only your confidence but also your coffers.

While it is important to prepare, a one-size-fits-all approach will not be effective and could come across as insensitive. For returning patients, consider what you’ve learned about them in the past to create a comfortable and relaxed environment. If they are normally upbeat and casual, then keep the conversation light. If they are normally more reserved, match their demeanor, while still projecting a feeling of enthusiasm and confidence. New patients may require more time and new patient questionnaires will be essential in gathering critical information about their oral health priorities, goals and concerns.
Consider what you know about the patient when deciding how to approach a financial discussion. If you are aware that the patient has been experiencing financial difficulties, it might be best to present payment options — convenient and long-term payment options like CareCredit’s healthcare credit card — before revealing the total cost. This will help avoid a sticker-shock reaction that can cause a patient to shut down and not hear anything else that is discussed.

It’s important to remember that your patients value the service that you provide and it is appropriate to ask for fair compensation. Avoid sounding sheepish or apologetic when discussing payments, as it will only create the impression that the patient is on the wrong end of a one-sided transaction. A friendly and confident approach will not only put your patients at ease, it will also help to establish the understanding that they’ve been presented with an equitable offer.

Reinforce the benefits of the care you are providing. Some people may value the appearance of a healthier smile, while others are more interested in avoiding more costly procedures down the road. Try to determine beforehand what motivates your patient to seek dental care and use that to reassure them that they are getting their money’s worth. Most consumers don’t like being sold something, but they do enjoy buying things that they desire. You can help them along in the buying decision process by discovering their motives and repeating them back to them.
Once a patient has indicated that he/she wishes to proceed with the recommended treatment, emphasize the wisdom of his/her decision and make sure that you and your team are prepared to schedule the appointment promptly.

Compassion. Understanding. Confidence. Friendliness. All of the attributes that make up a winning approach to building strong practice/patient relationships will also serve to make a financial consultation go smoothly. Add to those attributes careful preparation and your patients will not only have confidence in the quality of your dentistry, they will better appreciate the value of your care. 

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