



Albert Tassi Dental Studio

Full Service Dental Laboratory

Celebrating 30 Years of Excellence in Prosthodontics

March 2011

We're melting the 2011 snow with some HOT practice management tips! Welcome to Albert Tassi Dental Studio's inaugural e-newsletter. Finally! And the good news...it's free! We will cover a wide variety of topics and to share fresh ideas that you find useful in your practice. Feel free to take what you like, leave what does not work for you. It will be a quick read (ten minutes) every month or so with motivational, practical and sometimes even clinical tips.



To kick off our 30th Anniversary Year, we have the privilege of working with the highly esteemed Dr. Mark Murphy to bring you an exciting and educational lecture series. Since the economy is less than robust (how's that for putting a spin on something) we thought this type of program could assist you achieving your goals and making 2010 your best year ever! Mark is the Lead Faculty at Mercer Advisors and has taught at The Pankey Institute for years. The first program will be held on May 24th (see complete calendar below). This lecture series will provide some solid practice management and clinical education that you can put to use the next day. I promise no sales pitches!

Have a Great Day!

Albert Tassi, CDT

To those of you reading this on a computer...THANKS for letting me have your email. If you are holding this as a paper mailing please send us your name and the email you want this sent to so you can get updates as fast as possible, save a few trees, and help us save some green too (we want to keep that lab bill as low as possible, right).



Risk

Taking no risk can be the greatest risk of all. To grow and prosper we must accept some degree of risk. Without putting something into the game, you will never get more out. That does not mean we should never plan or evaluate things carefully, of course we should. But eventually we have to step into some degree of unknown and feel the sharp edge of chance that comes with new ventures and ideas. We can't wait until we are so sure of something that there is no risk at all. If we do, everyone will have passed us by.

In This Issue

Risk

MythBusters



MythBusters: Dental Insurance

The TV show "MythBusters", typically tests a popular myth that has become urban legend or folklore. Sometimes they bust the myth and other times they prove it true. They design experiments, manufacture props and use all kinds of scientific applications to simulate the reality needed to confirm or deny the myth.

[Check out our website!](#)

I want to be perfectly clear before taking on the dental insurance goose that laid a golden egg; I am not opposed to dental insurance as a concept or as it is applied. I will challenge its limitations, language and the dependence upon it that compromises our ability to do our best. Access to care is of the utmost importance in our world today and we should do all that we can to improve it. I am just not convinced that what we have is working as well as it could.

Busted Myth

"Dental Insurance.... it's not really insurance at all".

Insurance is defined as; a third party taking the risk of a catastrophic loss. My wallet does not have \$1,200 dollars in it and that is the annual limit of most dental insurance reimbursement. Some cover less and some, more. But we can agree that there is nothing "catastrophic" about \$1,200. It is a lot of money to be sure, but it lacks the catastrophe that insurance was designed to protect us against. If you lost your home to fire, totaled your car or had major medical surgery that required hospitalization, that would be catastrophic.

If you totaled your new car and the insurance adjuster offered a \$1,200-\$1,500 total settlement you would call the state insurance agency, the better business bureau and your lawyer to complain. We have expectations of coverage for catastrophic losses that would be severely unmet. However, that is exactly how most dental insurance works.

"Call it what it really is...a maintenance plan".

If your car insurance only covered oil changes twice a year, annual tire rotation and wiper blades, and a tune up every three years, it would be useful to have, but it is not insurance. It helps us keep our mouth in good health but if something bad should happen that required an expensive fix, we are out of luck.

"If dental insurance kept up with inflation it would cover \$8,500".

Depending on whether you start with \$1,200 or \$1,500 and use 3%-5% inflation rates, dental insurance should cover \$5,000-\$9,000 by now. Can you imagine answering patient's often asked question "Will my Insurance cover that?" with, "It will cover the first \$7,500....and then we can use another \$7,500 next year" Wow, that would improve treatment plan acceptance .

"Our reliance on this entitlement has compromised recommending necessary care for patients".

Not everyone or every time, but more often than not, dental insurance clouds the treatment planning process and makes it more difficult for us to do our best for our patients. The easiest way to achieve the coveted million dollar practice is to treatment plan one crown and two cleanings a year on one thousand patients. It does not require developing strong health care advocacy relationships or comprehensive examination and treatment planning. You don't even need good communication skills or education. You simply have to point at broken down tooth and answer yes to the "does my insurance cover this" question. It is an easy sell.

"If other insurances worked like this we would revolt".

Using these illustrations and metaphors with patients will help them understand the role of 'dental insurance' for them. It is necessary to have this kind of a discussion BEFORE we do the exam and tell them what they NEED. Once we have done that, they perceive us as making excuses why their insurance does not cover something WE WANT TO DO, not what they want. When they ask the insurance coverage question then, it is really about them feeling they are being sold something they may not need. They use the insurance query to back away from you and the needs discussion. After all they think that the absence of pain means health. Separating the Insurance dialogue and keeping it before the exam and diagnosis frames the question "Does my Insurance cover that" differently. It moves it from a trust objection to a true monetary question, which is perfectly fine. We should include that in our plans.

AlbertTassi Dental Studio Calendar

- o Tuesday May 24, 2011 6-9 pm - Simplifying and Selling the Complex Case**
- o Wednesday September 14, 2011 6-9 pm - Growth & Planning Strategies**

- o **Wednesday November 9, 2011 6-9 pm - Simplifying and Selling the Complex Case**
- o **Wednesday January 11, 2012 6-9 pm - Occlusion**

Closing Headline

"Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did."
~ Mark Twain

Contact Information

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