

A Negative Response

How to Handle a Patient's Fee Fears

We have all been confronted with serious concerns regarding the fees that accompany dental procedures. Sometimes our patients respond with what appears to be a negative emotional response that can catch us off guard. Do you then justify why fees are warranted based on the value of the service or the cost to provide the service? When a patient challenges a fee, we often feel like we should respond to his or her concern in some way.

Dig deeper

While it is true that we can and often should respond to our patient's financial concerns, it is tempting to reply with inappropriate information that has no bearing on the patient's viewpoint. For example, your patient might say, "That is much more than I expected." We often assume from this response that the patient means that the fee is too high for his or her taste. I have learned in my experience of training practitioners and team

members that, for many professionals, the first reaction is to begin to discuss financing plans, offer prepay discounts, or explain to the patient why it costs so much to provide the care. Worse yet, in some cases, dentists and team members offer less comprehensive options that may not be the best solution for the patient.

Consider the statement, "That is much more than I expected." When your patient says this, you really don't know what he or she means. Maybe the patient is expressing surprise but still feels strongly that he or she wants the treatment solution discussed. Think about it this way: You find a car that you love and it has all of the perfect options—then, you look at the price and you're hit by sticker shock. If you really want the car, you may begin to consider the additional costs and how they can be worked into your budget. You rationalize why the additional expense is valid based on the real or imagined benefits of that particular car. Before you begin negotiating the patient's treatment decisions based on money rather than clinical needs, stop and take a deep breath. Be careful discussing the patient's financial concerns without more information. Realize that your patient's finances are an element of the treatment decision about which you know very little. Your best position at this point is to be neutral.

When handling objections, it is helpful to remember that, many times, the less we say, the better. If we become nervous, our responses may be inappropriate for the patient's concerns, so remember to maintain your composure. It's possible that your patient's reaction was a rash,

HOW MUCH?!

Here are a few questions to ask your patient if he or she expresses concerns about the cost of treatment:

- Is there something specific about the fee that concerns you?
- You sound surprised. What about the fee surprises you?
- Is it the total fee that concerns you or the lack of insurance coverage?
- It sounds like this is more than you expected. Do you have any questions?
- Are you concerned about the fee or the options available for payment?
- Is there something happening right now that makes this more difficult for you than it normally would be?
- Would you like me to share some of the available payment options that might help you work this into your budget?



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impulsive response. And even if he or she responds negatively to a fee, it does not mean that the expense of the dental treatment is a negative thing. Personally, when I care about the longevity of a product, cheap is not one of the attributes I consider in my choice.

Show empathy

Show empathy first. This is not to be confused with sympathy. Empathy, identifying with another person's thoughts or feelings, can be expressed with a phrase as simple as, "You seem surprised," or "What were your expectations?" or "How is this different from what you hoped would occur?"

I once quoted a fee of \$15,000 to a gentleman with significant personal assets and was surprised by his reaction of "Wow! That's expensive!" In response, all I said was, "Yes, it is." And waited. What a surprise when he explained that he had only prepared to pay \$4,000 on the day of the consultation; however, he could bring in the remaining \$11,000 the day we began treatment—if that would work for us. This was how I collected my first down payment for dental treatment.

Prior to this event, I always responded to patients with information about why it cost so much to provide dental care, and how we use the best materials, attend continuing education courses, and so on. My guess is that most of the time when I did this, the patient didn't even listen. Rather than defend the doctor and his practice, my job was to empathize with the patient's feelings. Think about how much more effective a simple response is in this situation. When you are not sure of the best way to respond, try saying something without actually saying anything at all. For example, "Really?" or "You sound surprised," or "Is the fee higher than you expected?" It's a polite and gentle way to encourage your patient to keep talking. You will learn much more about why your patient is concerned. Many times you will find their response has little to no bearing on whether they decide to proceed with treatment.

By responding to your patient's concern with a question like "Is that more than you had expected to pay?" you initiate a dialogue that may help your patient talk through his or her issue of concern. When instructing dental teams on how to better communicate with their patients, I love to share my favorite reason to ask a question: Often, it's because I simply have no idea what else to do. Until you understand the patient's specific concern, giving any real information is dangerous. How do you know you aren't giving them yet another reason to feel uncomfortable about the dentistry?

One of my clients said recently, "The initial response usually does not reveal the real issue." It's true, so when

you are faced with this situation, make sure that you are listening more than you are talking, and ask questions. (Some specific questions that may be helpful are listed on page 18. If you use these questions, think about being responsive rather than reactive. You might be surprised at how positive the experience is for both you and your patient!)

Lastly, never bring your monetary values into the conversation. This is about your patient and his or her needs. Every person has different perceptions about allocating finances. Let your patients make the decision for themselves and often they will choose a better solution than you would have assumed when they first exclaimed, "How much?!" ♦



Lorraine Guth is a professional speaker and consultant, as well as president of Motivations by Mouth. She conducts management consultations for dentists in both the United States and Canada to improve communication with patients and team members and to improve treatment compliance. She can be reached at 636.257.2066 or at www.motivationsbymouth.com.

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