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Dental Insurance Processing

LEARNING OBJECTIVES

1. Classify and identify the various types of insurance.
2. Identify the different methods of filing insurance claims and discuss the responsibility of the administrative dental assistant in filing dental claims.
3. List the types of insurance information required to determine insurance coverage.
4. Identify the two ways that insurance payments can be made and discuss payment tracking.
5. Demonstrate how to complete a dental claims form.
6. Discuss the purpose of insurance coding and differentiate between categories.
7. Describe fraudulent insurance billing, including part 5B of the American Dental Association (ADA) Code of Ethics, and identify how it applies to the administrative dental assistant.

INTRODUCTION

In the early days of dentistry, payment for dental treatment was arranged between the dentist and the patient. As dentistry progressed into a complex healthcare delivery system with a wide range of treatment options, the need for financial assistance was recognized. In the middle of the twentieth century, dental insurance was offered as a method of supplementing payment for dental treatment.

EXERCISES

1. Match each of the following descriptions of types of dental coverage with the correct term:

- a. _____ The benefits of this type of dental practice are a common name and the means for a large advertising budget.
- b. _____ Programs that dictate to patients where they can receive their dental treatment.
- c. _____ Programs in which the dental practice is paid a set amount for each patient who is enrolled in the program.
- d. _____ List of procedures covered by an insurance company and their respective dollar amounts. These fees are the same for all dentists, regardless of location.
- e. _____ Fee schedules that are calculated with distinct demographic information and criteria.
- f. _____ Designed to contain the cost of dental procedures and services by restricting the types and frequencies of procedures and services and controlling fee schedules.
- g. _____ Contract states that the dentist will use only the fee schedule preapproved by the third party. In exchange, the third party places the dentist's name on a preferred list.
- h. _____ An organization that has been legally established by a group of dentists to enter into third-party contracts.
- i. _____ Accepts responsibility for payment of dental procedures and services for members. Will not cover services if the work is done outside of the organization.
- j. _____ A method of payment that compensates the dentist according to individual services and procedures. Reimbursement is determined by established fee schedules.
- k. _____ A method of payment that bypasses an insurance company and pays directly from a fund established by an employer.

- A. Direct Reimbursement
- B. Health Maintenance Organization
- C. Individual Practice Association
- D. Managed Care
- E. Preferred Provider Organization
- F. Table of Allowances
- G. Capitation Programs
- H. Closed Panel Programs
- I. Franchise Dentistry
- J. Fee for Service
- K. UCR Plans
- L. Union Trust Funds

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