

# THE FRONT OFFICE

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## CYBERSECURITY

### Components of securing data



#### BACKGROUND

Cybersecurity can be defined in terms of broad scope or specific technologies. Dentists tend to require more of the broad scope approach, but should be certain that their efforts to keep a practice safe from cyber threats are more than sufficient.

#### COMPONENTS NEEDED TO PROTECT DATA

The 3 aspects of cybersecurity a dental office should consider are confidentiality, integrity, and availability. First, digital confidentiality should include the limitation of data access to those team members who need the information to perform their duties. It should also be limited to just the information that is needed.

Second, the integrity of the data should be maintained throughout its storage life. The information that is entered into the system should remain unchanged when it is retrieved at a later date.

Third, the information is useless unless it can be retrieved as needed for the dental office to perform the duties required to accomplish patient care. Access should be as needed and when needed.

#### Clinical Significance

A clear understanding these 3 components of cybersecurity can guide the types, sources, assessment, and prevention of threats to the data stored by a dental practice. The patients expect that their data will be kept confidential, that its integrity will be maintained, and that it will be available when needed.

Wank DA: Dental data defense. *Dentaltown*, Sept 2018, pp 84-88  
*Reprints not available*

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## INSURANCE

### Taking a cue from Sun Tzu



#### BACKGROUND

The current reimbursement schedules from insurance for dental care are widely seen as insufficient. In addition, insurance carriers have used a number of tactics to keep dental practitioners from receiving reimbursement. These include constant claim denials, reduced fees, illegal or illegitimate audits, and even extortion. As a result, dental practices spend a great deal of time defending their claims rather than taking a more offensive action. The Chinese military general Sun Tzu has expressed some winning strategies in *The Art of War* that can profoundly alter business approaches, along with military and sports strategies. A few steps borrowed from Tzu may be helpful to dental offices faced with insurance claim problems.

#### CHALLENGING INSURANCE STRATEGIES

The insurance strategies are simple. They are designed to keep the dental office focused on defense by not paying claims and delaying payment for as long as possible. Tzu recommends that attacking the enemy's strategy is of supreme importance in war. This translates for dental offices to 3 basic approaches:

1. Seek preauthorization.
2. Engage the insurance commissioner to appeal denied claims.
3. Negotiate contracted fees.

#### Preauthorization

The power of preauthorization is seldom understood by dental practices. Preauthorization is not the same as predetermination.

Neither guarantees reimbursement of services, but preauthorization can lead to the reversal of denied claims.

Predetermination confirms patient enrollment and coverage for a planned treatment. Preauthorization not only allows providers to determine coverage but also to secure authorization or approval from a payer for a treatment plan. Many states require that health plans honor all preauthorized treatment. Preauthorizations not only provide a more secure plan assessment but can give patients the information they want about how much the treatment plan will cost.

How can preauthorizations change the field of battle with insurance companies? One assessment found that with a preauthorization approach, 95% of all claims are paid the first time they are submitted, denied claims are often reversed when proof of preauthorization is procured, fewer than 2% of accounts receivable are more than 90 days old, few statements are sent to patients, 98% of treatment plans are accepted, and those dreadful calls to insurance carriers are nearly eliminated. This defensive strategy is not only highly effective but can also serve as an effective attack strategy for appealing denied claims.

### Engaging the Insurance Commissioner

Since first proposed in 2017, the engagement of the insurance commissioner in the state has been highly successful. This approach helps to keep insurance honest with their claims processing.

### Negotiating Contracted Fees

It has become increasingly more difficult to negotiate with insurance carriers, but persistence does pay off. In addition, dentists must become familiar with new negotiating techniques that the

insurance carriers use. For example, a large national insurance carrier claimed to have switched to an automatic fee increase format, which makes dentists eligible for an increase each year. However, since the implementation of this policy, no automatic increases have occurred. When professional negotiators are employed by the dental office, this carrier continues to negotiate on a case-by-case basis—but only with the practices that employ the professional guide, have unique leverage, or exhibit persistence that overcomes the carrier's initial objections. Success in the negotiating process can be a useful attack strategy because it lets the insurance carrier know that the dentist is paying attention.

### Clinical Significance

Successfully implementing a preauthorization in the office may be challenging, and it can be difficult to engage the insurance commissioner on your first attempt. Even negotiating a fee could be a failure at first. Tzu reminds his readers that you have to believe in yourself. This means you keep trying because you know you can succeed. Having a good offensive strategy when dealing with insurance companies can be a winning approach.

Tuinei B: The art of war: Reducing time spent on insurance administration. *Dent Econ* 108:12, 14, 17, 2018

Reprints not available

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## Alternatives to traditional dental benefit plans



### BACKGROUND

Although fees for dental care are rising, dental insurance coverage has been expanded, and utilization is nearly maxed out, dentists' incomes are decreasing. One cause of this problem is the fact that for most adults with private dental benefits, the financial costs of premiums, copays, and coinsurance exceed the market value of the dental care itself. Thus people simply avoid going to the dentist because of the cost. A second cause is related to the declining opportunity to further expand dental care utilization. The increase in demand has not increased profit. Finally, reimbursement through private insurance does not pay as well as it used to, with even larger payment rate reductions seen with preferred provider organization (PPO) networks. Traditional insurance isn't working well for the dentist or the patient, so alternatives have been developed that may

not only decrease costs for patients but also increase profits for dentists.

### FEE-FOR-SERVICE PLANS

In fee-for-service plans, dentists determine their own fees for procedures and patients usually pay the entire fee, or all that isn't covered by insurance, up front. Financing plans may be offered to manage these out-of-pocket expenses. These plans can also be used with a traditional dental insurance plan.

### DENTAL DISCOUNT PLANS

In a dental discount plan, patients receive a 10% to 69% discount on services. The drawback is that dentists don't