

Give Patients an Alternative to Delta & Counteract Recessions With chrisad's "Individual Dental Plans"

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By John Roy Christensen
Founder & CEO chrisad

5-30-23 Hello! It pays to prepare to counteract any upcoming RECESSION...as well as provide your patients with an alternative to Delta...& to combat the insurance industry's subtle, continual & increasingly anti-competitive dental marketplace manipulations.

We must always pray for the best...but prepare for the worst. Many of your potential new & returning patients may soon **lose their JOBS & thus their dental insurance**. As they lose their jobs...& to fend off any further DELTA fee & marketplace manipulations...it is VERY IMPORTANT to have available as an **alternative YOUR PRACTICE'S GREAT PATIENT DENTAL COVERAGE!**

Chrisad's Individual Dental Plans "Glue" Patients to Your Practice!

The chrisad Individual Dental Plan (IDP) is essentially a plan that offers discounts on dentistry to patients who have enrolled. **It costs you nothing.** It is only available at your office(s). It looks like insurance...but legally, it is not. Patients cannot use it anywhere else but your office. So as dental needs arise, they view your office as being the **ONLY** place where they can receive insurance benefits. Most IDPs include at no charge two cleanings a year. **OBVIOUSLY, every cleaning is an exam opportunity.** And these IDPs are marketed as having no maximums. **Patients...who are enrolled...pay all amounts directly to the practice. There should be no third parties.** These IDPs have proven to provide HUGE flows of patients into your office...in high unemployment periods...that otherwise would not occur.

Affordable Dental Coverage for the Whole Family
No Deductibles, Ever!

Restorative Dentistry

Dental Services	Co-payment
Filling (two surfaces)	\$100
Filling (four surfaces)	\$200
Filling (three surfaces)	\$150
Crown	\$600
Root Canal (single)	\$200
Root Canal (double)	\$400
Extraction (top or bottom)	\$100

Other Treatments

Dental Services	Co-payment
Scaling and polish	\$40
Professional cleaning	\$40
Emergency (Extraction)	\$100
Emergency (Other)	\$100
Emergency (Other)	\$100

Please Inquire About Services Not Listed Here!

Complete This Form to Begin Coverage Today!

First Name: _____
Last Name: _____
Middle Initial: _____ Female / Male
Street Address: _____
City: _____ State: _____ Zip: _____
Phone: _____
Date of Birth: _____
Gender: _____
Special (aka) Name: _____
Last Name: _____ Female / Male
Date of Birth: _____
Emergency Contact: _____
Relationship (optional): _____
Card Number: _____
Expiration Date: _____
 Make your check or money order payable to: **Lake Tahoe Dental**

8200 North Lake Boulevard, Kings Beach, CA 96141
530-526-1017
LakeTahoeDental.com

Easy & Affordable Dental Coverage

Premiums for Less Than
\$1/day



- No Deductibles, Ever!
- All Health Conditions Accepted
- No Health Questions or Hassles

LAKE TAHOE DENTAL
KINGS BEACH

Chrisad's Individual Dental Plans LOOK LIKE INSURANCE...But Aren't

In many nations where we care for clients...particularly in Europe...the majority of dental plans available to the public are plans similar to chrisad's Individual Dental Plans. However, in these nations the "premium" (annual enrolment fee) is paid to a third party insurance or other company...not the practice. With chrisad's IDP, the "premium" is paid to the office. So with the **combined enrolled patients (many practices have thousands of enrollees!)** the premium alone becomes a **significant source of practice revenue**. In our IDPs, we refer to the annual enrollment fee as being the patient's premium. These IDPs are usually offered at "premium" levels for individuals, slightly higher "premiums" for

adding a spouse...& an additionally slightly higher “premiums” for each child. This premium payment offsets the reduced procedure amounts that the dental office charges. Similar to PPO insurance, we refer to the amounts charged per procedure as being the patient’s co-payment. However, here, the “co-payment” is the total amount that is paid DIRECTLY to the practice for the procedure. In all ways that it legally can, your IDP must look & feel like insurance. NEVER...in any IDP document that the patient sees...should an Individual Dental Plan in any way refer to a percentage or percentage off. Similarly, the “UCR” amount should not be shown for savings comparison. **Your IDP should not look like a discount plan.** It must look like insurance. To show a percentage discount is inconsistent with our suggestion that the IDP appear to the patient to be insurance. If your current IDP contains a percent savings or similar discount language, it will not be perceived as insurance & thus will be perceived as being less valuable. It should be upgraded.

Patients With Dental Insurance Visit YOU More Often & Spend More:

All chrisad & other studies related to dental patient behavior suggest that those with insurance visit the dentist roughly twice as often & spend around twice as much money. So over chrisad’s four decades of counteracting recessions, we have documented that offering patients...who have recently lost their jobs & their dental insurance...attractive dental coverage ALTERNATIVES, has made a **huge POSITIVE difference in our valued clients’ recession-era growth & prosperity levels.** We have included the availability of these Individual Dental Plans in ALL of our newly upgraded & powerfully optimal POST PANDEMIC marketing...ranging from your mail marketing & internal communications...to your site “banners” & websites.

Delta Can’t Touch This...& THIS May Represent Their Achilles’ Heel

Recently, a client who just graduated from **University of Minnesota** Dental School suggested that she was told there that the only Individual Dental Plan she could legally use was one that was administered by DELTA. While this might have been a misinterpretation...with **DELTA controlling or influencing many dental schools...**the last thing they would want you to pursue is an independent IDP avenue. **THE TRUTH:** From a legal perspective, your Individual Dental Plan is a simple payment contract between you & your patients. Most legal experts will suggest that it is illegal for any entity...even the all-powerful insurance industry...to interfere with the private relationship between your business & its consumer (patient) purchaser. There is no actuarial (insurance) risks with an IDP...as with there is with a PPO insurance plan. There are no third parties...as with a PPO insurance plan. These types of simple agreements are at the cornerstone of the world’s business. While ALL related legal matters discussed herein are fluid & case by case...many legal experts suggest that if anyone interferes with your basic right to do business in this manner, you have the right to SUE THEM for damages.

Many 3rd Party “Individual Dental Plan Administrators” Are Owned By Delta

In recent years, a number of companies have **arisen out of nowhere**, offering to administrate these “Individual Dental Plans”...taking a portion of the “premium” amount paid by the patient as their compensation. First of all, why would you want to give up a portion of your income when most current practice bookkeepers can establish an EXCEL spreadsheet...& easily & efficiently manage these accounts? Secondly, ALL “independent” Individual Dental Plan administrators that we have spoken with openly suggest that they are either “partnering” with DELTA or are in the process of doing so. Why would you want to take a financial hit...while **sharing your patients’ information to the insurance industry?**

This Approach Is Long-Tested, Continually Perfected & Battle Proven

During the recent past 2009–2012 **Great Recession**, chrisad had well over a thousand of these plans in **place**. Since chrisad cannot legally (at least for now!) centrally manage these Individual Dental Plans, we cannot tell you exactly how many patients were enrolled. We can tell you that as we analyzed many practices in areas where there were DEEP recessions, these plans contributed to prosperous **practice GROWTH...versus where WITHOUT THE INDIVIDUAL DENTAL PLAN, the practice would have declined**. Representative of a large number of situations we encountered, in many offices, up to **40% of overall practice sales came from Individual Dental Plan patients**. If the practice enjoyed 20% growth...**without the infusion of IDP patients, the practice would have declined by 20%**.

Plan Pricing Must Be Reasonable...The Practice Must Resist Greed

Please understand that this is a volume proposition. While chrisad can make IDP “co-pay” & “premium” pricing suggestions, you must make your own final pricing decisions...as well as what procedures will be included or not. **Many IDPs have included Orthodontics, Sleep, Cosmetics & Implants**. The choice of what procedures to include...& co-pay amounts to be charged...is up to you. **HOWEVER, LOWER PREMIUMS & CO-PAYS ARE BETTER**. Please view this the same way that the insurance industry does: From a long-term probability & actuarial perspective. Not everyone will come in to your office 2x per year for their cleanings. And even though a given procedure might not be at a co-payment fee level that you feel is fair...**lower income is FAR better than \$0**. **OBVIOUSLY**, lower plan (premium & co-pay) prices will sell more. **AND** there may be safety & other efficiencies in a larger quantity of premium payments received...& increased volume of co-pays being paid. So please take a long-term, big picture view. **And please remember that you are actually helping the unemployed & uninsured public who might have otherwise suffered**.

If You Have an Existing chrisad Individual Dental Plan, Please Dust It Off

With 2% & 3% unemployment levels in most of our client’s marketplaces over the past decade (COVID period aside), it made FAR more sense to focus on attracting the wealthier, employed & **HIGHER PRODUCING PPO** patient majority than offering IDPs. **HOWEVER**, during recessions, we must attract the much larger unemployed sector. If you have a chrisad IDP printed & on hand from the past Great Recession, they are usually still safe to use. However, many of the new features that have been incorporated into the current upgraded version will cause your IDP to work much better. In most cases, it does not make sense to throw away printed versions of something that will still work. Chrisad’s upgraded new version includes many powerful triggering features/elements. Chrisad will be happy to upgrade (at no cost) your current IDP into a more optimal 2023 version as you run low.

If Your Individual Dental Plan Is IMPROPERLY Worded, the Insurance Industry Has...& WILL Continue to...Aggressively Attack

To our knowledge, there has never been a legal problem with the many thousands of chrisad engineered IDPs...**in the market worldwide...over many decades**...assuming our clients have used our precisely optimal & legally-tested wording. However, if the client wrote the IDPs themselves...or made unauthorized revisions to a chrisad plan...various State Insurance Commissioners (or other nations’ governing bodies) have **immediately & aggressively ATTACKED them**. As you might expect, most State Insurance Commissioners seemingly act as surrogates for the insurance industry. Not surprisingly, they will typically spend more time protecting the interests of the insurance industry than they spend

protecting the public welfare. The insurance industry (usually through State Insurance Commissioners) will fight any effort to have these IDPs centrally managed & mass marketed...or for the fees to be paid to a third party. Properly configured & marketed, our Individual Dental Plan would provide the insurance industry's clients (the world's employers) with a much lower-cost alternative for their employees' comparable current PPO coverage. **THIS MAY BE THE INSURANCE INDUSTRY'S ACHILLES' HEEL!** The Insurance industry will do what it can to quash this competition by using existing (questionable) legislation & regulations. There are ways around these repressive insurance regulation restrictions...but they are VERY lawyer intensive, expensive, risky & time consuming.

As Your Team Is Trained & Incentivized, You WILL Sell More IDPs

It has been our experience that as your staff are properly TRAINED...& incentivized to sell these Individual Dental Plans...FAR more IDPs will sell. As with all dental office incentive plans, the IDP sales incentive must be extremely simple...& MONTHLY PROGRESS...with daily updates...must be extremely visible to ALL TEAM MEMBERS in your break room. Unfortunately, (with all chrisad's incentive suggestions) as premiums/co-pays & staff sizes greatly vary...we cannot suggest an exact dollar amount...or exact method of IDP sales incentivization. Incentives that are offered to individuals can cause more harm than good as multiple staff argue over "which one" more or less influenced the patient to purchase. So these IDP incentives must be offered to THE ENTIRE TEAM...full or part time. In simplistic terms (please alter on a case-by-case basis) ...in a seven-staff office (please include hygienists!!)...with a plan that has a premium per individual of a bit less than \$200, if everyone receives (conservatively) \$10 per new enrollee (PLUS \$2 per spouse & each child), a great many more IDPs will sell. Incentive is paid at the end of each month. The contest starts again at the first of the next month. **This must be good for everyone. The higher the bonus, the more that will sell.** As the more business savvy practitioner runs calculations as to the **probability** of restorative/cosmetic/orthodontic/emergency sales as a result of the enrollee being "glued" to the practice...& **considers the BIG PICTURE of many years of premiums received & resulting hygiene exams**...he or she might **WISELY elect to raise the incentive to each team many times higher per enrollee than the conservative \$10 suggested above.**

You Must Develop an Ironclad Accounting System for Your IDP

Practices have found great success...especially with the now unemployed...by offering an attractive low MONTHLY PAID annualized fee for enrolment in the plan. This is the annual premium divided by 12. In most markets, practices have established autopay agreements whereby the patient's bank account or credit card is automatically deducted. Banks or credit card companies make records of these enrollees...& their monthly deductions. These reports can greatly simplify your accounting. In any case, at a minimum, **an accurate & regularly updated record of all enrollees (including premiums & co-payments paid) must be maintained & available to everyone at your office so that proper & agreed to co-pay fees can be charged** to the enrolled patient. Most IDPs are written so that the premium is automatically re-enrolled at the end of the year (please check local regulations). These premium deductions are made into perpetuity.

Clients Have VERY Successfully Marketed IDPs to Nearby Businesses!

A few practices (in our view...far too few) have enjoyed outstanding success...by hiring commission sales persons to systematically **contact all smaller local businesses** (via walking around door to door, phone,

email &/or U.S. Mail) that might be too small...or unable to afford...Delta-type insurance...& offer them CUSTOMIZED low-cost dental coverage for their employees. The premium is bundled into an attractive low monthly cost that is suitable for the small business...& as a result, the employees of the business become glued you your practice. A special company-specific printed IDP...that is revised to display the name of the covered company...is designed & handed to each employee. This amounts to an explanation of benefits for the employee. This provides the local smaller business employee & owner(s) with important affordable dental care avenues that would not otherwise be available. During the Great Recession, one BRILLIANT client in Los Angeles was particularly adept at this. Combined small business “premiums” & “co-pays” accounted for around **10% of his \$1.2 million monthly billings.** HOPE THIS HELPS. jc

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