

How to Address the "Do You Accept Insurance?" Question

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Do you dread getting asked whether you accept insurance when you only accept cash (or are out-of-network)? As part of my daily work mentoring chiropractors on how to grow their practices faster and more effectively, I talk to many DCs so I keep a pulse on what is happening with the profession across the country. One complaint I frequently hear is that when people have insurance, they want to use it and are not always willing to pay cash for services.

It is easy to get concerned about people not being willing to pay cash or paying more money out of pocket than they expected. There are typically two reasons why people ask that question:

1. They're asking because they have insurance and want to know if you accept it. (Why wouldn't they if they're paying insurance premiums?)
2. They're asking because they will only see you if it's covered by insurance.

Answering the Question: Two Suggestions

It's up to you to educate your potential patients. Many DCs tell me is they respond to this question by saying, "No, we don't accept insurance, but..." The challenge with addressing the question that way, especially with a "no" at the beginning of the sentence, is that the first impression someone may get is that you cannot give them what they want.

The most common reason people are unwilling to pay cash is that they don't see the *value* of paying cash. We pay for what we prioritize to be important. A chiropractor once said to me that her patient told her she "couldn't afford it" (the treatment plan she'd recommended) and then drove off in a really nice car. Monthly insurance alone on the car would cover 5-6 chiropractic visits.

Another way of addressing this commonly asked question, which comes from a script I give to my clients, is "Although we don't accept insurance, let's see what you're dealing with and see about getting it resolved."

The difference with this script vs. the first approach above is that the choice of words and phrasing helps lead people toward the possibility of getting *help* with their health issue, instead of continuing to keep the discussion on insurance and whether there is coverage. This is helpful especially when people do not yet fully understand or appreciate how you can help them.

Commitment vs. Attachment

When the concern about not accepting insurance comes up later in the conversation, it's about being real with your patient. You can say "That's true. But where will you be in 3-6 months if you don't address this issue, whether or not insurance covers it?"

It's about being committed, but not attached. You are committed to giving your best recommendation for the highest good of the person, but not attached to whether or not he or she will move forward with care with you.

(Keep in mind that if you do not accept insurance, you can also ask potential patients whether they have a Health Savings Account (HSA) and educate them on the basics of an HSA if they do not have one.)

Try this approach and start seeing more potential patients come in / book appointments with you, even when you let them know you don't accept insurance.

Author's Note: How do you answer the dreaded "Do you accept insurance?" question? Send an email to me (mentor@fillmyholisticpractice.com) and let me know.

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