#### **LEARNING OBJECTIVES**

- 1. Classify and identify the various types of insurance.
- 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 claim form.
- Discuss the purpose of insurance coding and differentiate between categories.
- 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 deatal practice are a common name and the means for a large advertising budget.
  - Programs that dictate to patients where they can receive their dental treatment.
  - Programs in which the dental practice is paid a set amount for each patient who is enrolled in the program.
  - List of procedures covered by an insurance company and their respective dollar amounts. These fees are the same for all dentists, regardless of location.
  - Fee schedules that are calculated with distinct demographic information and criteria.
  - f. \_\_\_\_\_ Designed to contain the cost of deutal procedures and services by restricting the types and frequencies of procedures and services and controlling fee schedules.
  - 6. \_\_\_\_\_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.
  - An organization that has been legally established by a group of dentists to enter into third-party contracts.
  - Accepts responsibility for payment of dental procedures and services for members. Will not cover services if the work is done outside of the organization.
- 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 Punds

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