



Solution to Decreased Cash Flow

Cash flow is a problem in many dental offices today.

There are several reasons for decreased cash flow. For instance, insurance payments are delayed, insurance claims are backlogged for submission, and claims need corrections and follow-up—but there is lack of manpower or time to do it.

The dental industry is becoming dependent on insurance reimbursements and affected by insurance tactics to slow down payments, such as “loss” of sent claims, plan-specific clauses and denials, demands on high detail for claim approval, and requests for submissions of supporting documentation. In addition, the overall reimbursement from insurances is decreasing as reimbursement fees are cut down, codes are downgraded, creative plans are sold to employers that result in lower insurance reimbursement and higher patient’s co-pay. As the patient’s portion increases, the treatment plan acceptance decreases and production can also decrease. As production decreases, obviously collection decreases resulting in decreased cash flow.

Another issue is the employees. Many of our colleagues find themselves at the mercy of their teams to run business operations while the dentist works on patients. If protocols are not consistently followed, if there are no established billing systems or if there is limited skill and knowledge, the business cash flow will decline. As a result, capital is tied up and there is reduced cash flow for operations.

Potential Cash Flow Solutions

Up until now, dentists had three solutions to [improve their cash flow](#):

1. Borrow money

2. Improve billing efficiency
3. Increase volume production

Borrowing money is not easy, because not too many companies give out unsecured loans. [Bankers Healthcare Group \(BHG\)](#) is one of the only companies dedicated to providing hassle-free, unsecured loans for that purpose within three days. The only downside is that the cash loan is a temporary fix for the true underlying problem with the dental billing.

Dental Claims Cleanup has helped many offices get back on their feet by fixing their dental billing. We either take over the billing completely, or we recover the cash, setup systems and hand it back to the office.

Unfortunately, it takes a few weeks to get a response from insurances and get payments. This is because the insurance companies have up to 30 days to respond to corrected claims.

What we have found is that there are many dentists that still need immediate cash to pay for operations or catch up with due bills. Recognizing this issue, we recently partnered with BHG to help dentists obtain cash fast. Our joint venture program provides the dentist with operational cash and payment for our services that can be financed over time while we fix the business operations; specifically, improve the cash flow due to unresolved dental claims and unpaid patient balances. We are very proud of this program because together we now provide a complete solution. Through our partnership, BHG agreed to provide unsecured loans to Dentists, even higher risk providers, based on Dental Claims Cleanup's historical performance and guarantee to collect tied up capital.

Know Your Numbers

We encourage you to run your aging reports and see how much money is tied up in insurance claims and how much money is unpaid in patients' balances over 30 days aging. There should be no more than \$5,000 to \$10,000 in accounts receivable over 30 days for every \$80,000 of net production.

If your accounts receivable exceeds the limits, it will take manpower and skill to recover these funds before the claims are expired (due to timely filing) or the patient's balance is aged over 120 days and difficult to recover.

We have selected BHG as a partner because of their [excellence in customer service](#), their attentiveness, and because they truly care about their clients. Independently, they provide the necessary finances to temporarily allow business operations to continue.

Together, we provide you cash and we fix the business operations to improve the long-term health and wealth of the business. Our joint cash flow solution [program](#) provides operating cash, as well as, financing for our billing services at a comfortable monthly rate hassle free. Please call us with any questions or use the application links from our [website](#).

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