



# BILLING MEDICAL INSURANCE FOR DENTAL ACCIDENTS

**OFFER MORE OPTIONS TO PATIENTS  
AND GET PAID FOR YOUR WORK**  
BY: CRYSTAL MAY

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# ABOUT THE AUTHOR



## **CRYSTAL MAY**

CO-FOUNDER AND CHIEF  
OPERATING OFFICER,  
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Crystal May is dedicated to helping dental practices be successful in medical billing and dental sleep medicine. She has over 17 years of medical billing experience, including 15 years with an emphasis on dentistry and 10 years on airway and sleep.

## **A leading educator, Crystal has presented**

at hundreds of events for major corporations and organizations. She owns and manages multiple dental practices, holds many U.S. and international patents, has developed several software products designed specifically for dental offices and has started companies that help practices with the successful implementation of dental sleep medicine and medical billing.

Crystal's mission is to educate every dentist in the country about their opportunity and obligation to help identify sleep disorders in their patients. Contact her at [crystal@devdent.com](mailto:crystal@devdent.com).

*John came into my practice one day after being referred by his surgeon. John had slipped and fallen while walking and hit his jaw, and unfortunately, all his teeth were nonrestorable. He needed an implant-supported upper and lower denture.*

*So I sat down with John and his wife to talk about his treatment plan. "John, after dental insurance benefits, your treatment plan will cost \$50,000."*

*John went completely pale. Tears sprang into his wife's eyes.*

*They didn't know  
what to do.  
**But I did.***



# IS MEDICAL BILLING RIGHT FOR YOU?

I share my true experience with John to illustrate how dental accidents (even much less extreme ones) can take a tremendous toll on a patient's health and life – and finances. Dental insurance often doesn't cover these procedures. Patients may be running up against an insurance limit. The recommended treatment may be unaffordable to them. For these and other reasons, many patients feel they have to say no to treatment plans that they really need.

If you can only bill dental insurance, chances are high that big cases are walking out your door. Along with that, you're probably writing off or not charging for services, and your contracted fees may be lower than you would like. Billing medical insurance allows you to tap into more benefits, giving you opportunities to bill for almost all treatment related to health issues for accidents and more.

Billing medical insurance can help your practice stand out from the competition, improve patients' lives and increase case acceptance. If you regularly answer yes to any of the below questions, it's time to consider medical billing.

<b>Does the patient meet this criteria?</b>	<b>If so, you may be able to bill medical insurance for:</b>
Does the patient's oral condition or dental diagnosis affect their health?	Periodontal disease Abscess or infection Inability to chew – proper digestion
Does the patient's health or medications affect their oral cavity?	Diabetes Dry mouth Acid reflux/GERD Congenital conditions
Is there a lack of function due to a medical condition?	TMD – Lack of function Impacted teeth Atrophy – Bone loss
Are you screening for a medical condition?	Oral cancer PH testing HbA1c – diabetes Saliva Testing

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# MEDICAL BILLING LETS PATIENTS SAY YES

Oftentimes patients struggle to accept the care we recommend because of the financial burden that comes with it. How can we find more ways to help them accept our treatment plans so patients living with pain, difficulty chewing or other debilitating effects of accidents can get the restorative work they need? The answer is to tap into their medical insurance benefits.

## THE BEST OF BOTH WORLDS

Billing both dental and medical insurance for dental accidents has many advantages. It helps you:

- Get paid for what you're doing
- Increase case acceptance by decreasing the patient portion, while preserving dental benefits for future procedures
- Improve the patient's overall health
- Overcome dental insurance limitations on more costly procedures
- Distinguish your practice from others

Conversely, when we don't tap into medical benefits, our patients can suffer — particularly accident victims — and you're leaving money on the table.

## LICENSED DENTAL PROFESSIONALS CAN BILL MEDICAL

One of the misperceptions in medical billing is you have to be a specialist. The reality is that licensed professionals — whether DDS or DMD, MD or DO — can perform medical procedures that fall under the scope of their license (state and federal guidelines apply).

A dentist performing a bone graft bills the exact same procedure code as a plastic surgeon performing a bone graft! Medical insurance can pay dentists for appropriate procedures related to accident treatment if we can prove medical necessity. So why wouldn't you want to bill medical insurance and give patients another way to say yes to treatment?



## The Right Tools for Success

Medical billing doesn't have to be daunting. Imagn Billing, a Dentrax Connected Partner, provides an outsourced, full-service medical billing solution.

Imagn Billing gives you tools, education and support so you can incorporate medical billing into your practice and bill medical insurance for medical services.

If you're not billing medical insurance, your patients are missing out. And you're missing out on an additional revenue stream.

Let Imagn Billing help.  
Visit [Dentrax.com/Imagn/eBook](https://Dentrax.com/Imagn/eBook)

# Start by Verifying Medical Benefits

If the insurance card shows that a patient might be a candidate for medical billing, you should call and verify their benefits:

- What their medical benefit is
- If the policy is active
- If services need preauthorization
- Whether a patient has met their out-of-pocket maximum
- If providers need to be contracted and/or credentialed

Imagn Billing eliminates the chore of live verification with a built-in verification of benefits service. When you submit a case to Imagn Billing, their billers will call the medical insurance company to gather all necessary information. With this full breakdown of benefits, you'll have everything you need to decide if your patient is eligible.

Learn more at [Dentrix.com/Imagn/eBook](http://Dentrix.com/Imagn/eBook).

# UNDERSTANDING THE BASICS

A lot of dentists jump into medical billing thinking, "If I can do dental, I can do medical billing." But then they get frustrated and quit because they don't understand the differences.

Medical billing requires different claim formats, codes and documentation. You also need to understand limitations of various medical insurance types, including PPOs, HMOs, EPOs, Medicare, TRICARE and Medicaid. Even dental credentials must be documented differently. While billing medical insurance is definitely doable, you need education and the right tools to be successful.

## READING AN INSURANCE CARD

Ask to see your patient's medical insurance card. The card gives you some key information to help you determine benefits, including if the patient is a possible candidate for billing medical insurance. Look for things like this.

**PLAN NAME**

**INSURANCE TYPE**

**WHETHER REFERRAL IS REQUIRE**

**NETWORK PATIENT BELONGS TO**

**IF PATIENT HAS DENTAL BENEFITS**

## HAVING THE CONVERSATION WITH PATIENTS

When you've verified benefits with the medical insurance company, it's important to talk to your patient about what to expect. Remember to give conservative numbers — you don't want a patient who's mad at you if medical insurance ends up paying less than anticipated. The message should always be that medical insurance is a supplemental payment that may help make care more affordable. And it's an opportunity to use benefits they're already paying for.





# SPEAKING THE LANGUAGE OF MEDICAL INSURANCE

Medical insurers expect us to use their codes, terminology and forms. We can't bill the same way we do for dental, or our claims will be rejected. Here's a very brief intro to "medical language."

## TYPES OF CODES

**CPT and HCPCS codes** are five-digit procedure codes published by the American Medical Association and are much like our CDT codes. For example: *CPT code: 21248, 21249; Implant CDT code: D6010, D6057, D6058*

**Modifiers** add information to a CPT or HCPCS code. Only four modifiers per procedure can be used. For example: *50 Bilateral Procedure*

**Qualifiers** add more information, and you can include as many as you need. For example: *JO: Dentistry Designation System for Areas of the Oral Cavity / 01 Maxillary arch*

**ICD-10 diagnosis codes** get more specific with length and are three to seven digits. For example: *S42.001A: Fracture of unspecified part of right clavicle, initial encounter for closed fracture*



## DIY or Outsource?

To do your own medical billing, you'll need answers to questions like these:

- What medical billing solution will we use?
- Will it integrate with our practice management solution?
- How can I train the team and keep them current?
- Who will be the master of billing and coding?
- Who will verify benefits?
- Who will follow up on claims?

Imagn Billing is a convenient outsourcing solution that takes care of many of the time-consuming details. You'll be guided toward success with training and different levels of support for everyone — whether you're a medical billing veteran or just getting started. To learn more, visit [Dentrix.com/Imagn](https://Dentrix.com/Imagn).

## There's a code for that

ICD-10 codes are highly specific — to the point that some may even seem comical. Here are a few examples, and yes, these are real codes!

- W61.12 Struck by macaw
- PG.00.56 Hit by a car while playing Pokemon Go
- Y93.E2 Injury due to activity, laundry

Regardless of the situation, you need to use the correct codes when billing medical insurance. And even though it really can feel like learning a new language, you can be successful with the right support, education and tools.

**D4322**

**D4323**

**D5227**

**D5**

**D7300**

**D9912**

**D9947**

**D99**

**D0180**

**D2971**

**D4265**

**2971**

**D9613**

**D7293**

**D572**

**D0606**

**D729**

**D9949**

**D**

**D6100**

**D6198**

**D**





## Say No to Rejection

There's a long list of procedures you can bill to medical insurance, but here are a few of the most common ones:

- Images
- Implants
- Surgical
- Extractions
- Sleep appliances
- TMD appliances

You can even bill for more common procedures like scaling and root planing, and endodontics.

Imagn Billing “speaks the language” of medical billing, starting with the right codes on the correct forms in the appropriate format, so you can submit claims with confidence that they will be accepted.

If you can properly document medical necessity for an accident case, you could bill for every associated procedure or service — even veneers!

Find out more at [Dentrix.com/Imagn/eBook](https://Dentrix.com/Imagn/eBook).

# START RECOGNIZING ACCIDENTS

Often dentists will see an issue and not realize they are dealing with an accident. But something that happens to a patient's mouth that is not their fault is likely an accident.

## “HOW EXACTLY DID THIS HAPPEN?”

It may surprise you how many accident cases are all around you in your existing patients. Train your team to ask, “How exactly did this happen?” when they spot something out of the ordinary, and you'll start hearing stories: “That happened years ago when I was hit with a knee on the trampoline,” “I was in a bike crash once,” and many other stories about accidents that caused oral damage. And some of this damage may qualify for medical insurance payment, no matter how long ago it happened.

## ALL YOU NEED IS AN ACCIDENT REPORT

Qualifying an accident doesn't require a police or ER report. The patient simply needs to fill out an accident report attesting to what happened. The treatment would then need to align with that.

As long as the dentist agrees that the damage noted in the report is consistent with the damage to the oral cavity, the case can be classified as an accident. And medical insurance generally covers services related to trauma or an injury. When proving medical necessity, it's not about what you're doing; it's about why you're doing it.

Wouldn't it be great to be able to access medical benefits so you can repair that oral trauma and help improve your patients' lives?

**Imagn Billing** provides an unbranded, printable PDF accident report that you can use in your office. Find out more about this free resource by visiting [Dentrix.com/Imagn/AccidentReport](https://Dentrix.com/Imagn/AccidentReport).

## HOW IT WORKS

Billing medical insurance for accidents provides benefits to both you and your patients. Imagn Billing makes those benefits possible by helping dental practices every step of the way. Here's an example.

# MEDICAL BILLING LETS YOU PUT YOUR PATIENTS FIRST

Remember John at the beginning of this eBook? His story has a happy ending, all thanks to medical billing.

*As John began to despair that he would have to come up with \$50,000 for the care he urgently needed, I hurried to finish my explanation. "Hold on! Because you came to our practice, and we can bill medical insurance, I've already authorized your treatment plan." I'll never forget the look of relief and gratitude on John's face when I said, "You've already met your deductible and your out-of-pocket maximum because of your surgery, and your medical insurance will cover 100 percent of your procedure." It was a priceless moment. That's why we do this!*

Now, this is just one situation, and I can't guarantee results will always be like this, but we were able to save our patient \$50,000, get him the best care available and completely change his life. Along with the incredible benefits to the patient, my practice also had the benefit of completing a large case.

You can help your patients be free of lingering dental issues, save their dental benefits and not run up against annual maximums by giving them another payment option.

Imagn Billing gives you access to a team of dedicated, certified medical billing experts so you can successfully bill medical insurance. You'll receive one-on-one advice and claim reviews to help avoid billing errors. There's never been a better time to start billing medical insurance than now.

Find out how Imagn Billing can help you increase your revenue as you help give your patients the improved health they deserve.

## Must-Have Tools for Medical Billing

Imagn Billing offers the tools to help you succeed at medical billing:

- A cloud-based system: access at multiple locations, with unlimited users
- Medical code guidance, with smart suggestions
- Billing of primary and secondary insurance plans
- Real-time case updates
- Email notifications
- Easy file uploads
- Training and documentation guidance

Learn more today at [Dentrix.com/Imagn/eBook](https://Dentrix.com/Imagn/eBook).



To learn more about Imagn Billing and schedule  
an online demo call  
**866.395.5351**

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