

# Payment options

Quentin Skinner explains finance products for patients.

From time to time, summaries of the various 'dental finance products' available to patients are published, ranging from full capitation plans through to thrift club options. What these summaries overlook is that most patients buy ongoing care and service from their dental team rather than the well-packaged payment method. However, it is important that dentists and their front-desk staff understand both the options available to their patients and the associated implications, so that they can explain the issues if asked.

## Choices

Just two decades ago, UK dentistry was financed almost entirely under a fee per item arrangement, funded largely by the National Health Service with a small element of patient co-payment. Since the introduction of private dental capitation plans in the late 1980s, which provided the initial

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vehicle to support a move to the private sector, the range of options available to patients has grown inexorably in volume, if not in sophistication.

So what choice do patients have? Many opt for a pay-as-you-go private basis and dentists feel that this is a perfectly good way forward. However, this option often results in patient attendance becoming



Patients often choose financial products they have seen advertised without fully understanding them.

more sporadic and cash flow for the practitioner can start to fade away. The looming financial obstacle of a large bill can cause patients to avoid timely treatment, leading to oral mal-conditions festering.

Alternatively patients might pick a straight dental charge reimbursement insurance product, where they can choose to fund a proportion of either NHS or private treatment, subject to a range of exclusions, with a further element of patient co-payment above the monthly charges. As far as the actual dentistry they receive is concerned, the only important factor in the patient's choice of product is whether they are treated under the NHS or from better-funded private dentistry, where more time for dental care is paid for. With the further necessary co-payments, patients choosing this route are not particularly encouraged to attend as regularly as they might, with the potential downside that any bad oral health conditions may worsen.

## Regular attendance

Private dental plans have the benefit of encouraging regular patient attendance, given that the patient has already paid, as well as allowing both

patients and dentist to budget for the costs/revenue of private dentistry. The frequent attendance provides the opportunity for systematic preventative periodontal care, as well as throwing a spotlight on any budding oral health problems or, indeed, any potential for cosmetic work to be identified. None of this is possible if the patient does not turn up at the practice.

Since the origins of UK dental capitation there has been a shift towards maintenance-only plans from full capitation. For patients and dentists alike, these allow a clearer view as to the actual delivery of the service that is being paid for. They encourage attendance and avoid the risk of mismatch of patient and dentist expectations, and they remove the possibility that dentist fees may be set at inappropriate levels.

When it comes to the dental care that patients rely on and seek from their dental team, most patients will accept the recommendation as to the best funding method that they receive from their dentist. ■



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