

Links: Pro Tips for Coordination of Benefits

- Increase income
- Avoid mistakes
- Streamline your path to success

COB: The Value to Your Practice

1

3 reasons your dental practice should accept secondary insurance: Patient count, revenue, and confidence

If your dental office doesn't already, consider filing claims to each payer for patients who have multiple benefits plans. Getting organized about using coordination of benefits (COB) knowledge is possible! It brings huge benefits to your practice, especially these three.

2

How Your Coordination of Benefits (COB) skills are valuable to your dental team

Understanding coordination of benefits can help your dental team calculate patient payments correctly. Be sure you are calculating the PPO write-off and patient responsibility correctly to ensure the patient is not receiving a "false credit" on the account that actually belongs to the practice.

Coordinating benefits correctly makes you a valuable expert in your dental office. Your COB knowledge helps your practice collect all it can.

3

Understanding Coordination of Benefits (COB)

Dental offices need to have a basic understanding of these rules to properly handle account setups. The dental office is also responsible for making sure their patients properly understand their benefits, especially when dealing with dual insurance. This conversation should happen with the patient during treatment plan negotiations. Before all of this happens, your office must verify patients' benefits through your insurance verification process.

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COB rules for dental teams to know

1 [4 coordination of benefits rules every dental practice professional should know](#)

Learn the significance of coordination of benefits so that you can apply this knowledge when dealing with multiple insurance plans from patients at your practice:

1. Birthday Rule
2. Subscriber Rule
3. Medicaid Rule
4. Divorce Rule

2 [10 standard coordination of benefits rules for dental insurance billing \(article and video\)](#)

1. Employee/member/subscriber vs dependent
2. Actively employed vs retired/laid off/COBRA
3. 1 Subscriber, 2 jobs
4. Spousal coverage
5. Dependent children of parents who are not separated or divorced (birthday rule)
6. Dependent children of parents who are separated or divorced
7. Dependent children who also have coverage under a spouse's dental plan
8. Medical plan vs. dental plan
9. Medicaid
10. Medicare vs retiree plan

3 [Dental Coordination of Benefits: File in the right order with these rules](#)

The order of benefits follows rules to determine primary, secondary plans and beyond. Some plans work differently, some states work differently. Handling COB and the aspects of dual insurance is literally the #1 issue dental offices and billers face in the U.S. But when you start learning coordination of benefits for dental billing, you become more efficient, can collect the maximum from the benefits available, and build trust with patients because you handle their dental benefits correctly.