SAMPLE PATIENT OR RECORD SCRIPT
PATIENT RECEIVED "OUT OF NETWORK" LETTER FROM INSURANCE COMPANY

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Important Notice for the Practice: This sample script is provided for training and educational purposes only. It is not a full representation of how every practice should handle this situation, nor does it replace your standard communication procedures, front desk protocols, or patient intake steps.

Please review this script with your team and adapt the wording to fit your practice's:

- communication style
- doctor preferences
- insurance participation history
- state regulations and contract requirements

Before using this script, staff must:

- confirm the patient's specific insurance plan
- verify whether the plan includes out-of-network benefits
- follow all normal patient-identification and intake procedures

Patient:

"I got a letter saying you're no longer in network with my insurance. What's going on?"

Receptionist:

"Of course — I'm really glad you reached out. These letters can be confusing, and you're definitely not the only one who has received one.

Let me explain what it means, because your care with us isn't changing."

(Receptionist verifies the patient's insurance plan and confirms whether it includes PPO out-of-network benefits.)

"Recently, we reviewed our contract with (Insurance Company Name) and decided it wasn't the right fit for our practice anymore. Staying in-network would have required us to make changes that didn't align with how we prefer to care for patients. So, instead we chose to stay independent — **but you can still come here** just like always!"

Patient:

"So, what does that mean for me?"

Receptionist:

"The good news is that your plan is a PPO **(if verified above),** which means you have both in-network and out-of-network coverage. Your **cleanings, exams, and X-rays are still fully covered just like before**, and we still submit all claims for you — nothing changes on your end

"What if I need treatment?"

Receptionist:

"As always, if there's ever anything the doctor recommends that involves a copay, we fully verify your benefits first and go over everything with you before any treatment is started.

"So, you'll always know exactly what your plan covers and what to expect."

Patient:

"So, I can still come there?"

Receptionist:

"Absolutely — nothing changes about your care here. You can keep coming to us just the same, and we'll walk you through anything you need.

"Would you like to schedule your next visit?"