

HOW TO CREATE & GROW

A DENTAL MEMBERSHIP PROGRAM



JORDON COMSTOCK

 **BOOMCLOUD**

How To Create And Grow an In-House Membership Program

Learn how to reduce your dependance on dental insurance while building an uninsured loyal fee for service patient base, generating recurring revenue, and increasing the value of your practice.



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This book was written by Jordon Comstock, Founder, CEO of BoomCloud.

Introduction

Dentistry is changing. I started my career in dentistry as a lab technician in 2003 and then later in 2008, in the midst of the recession and during many technology changes that made it challenging to compete let alone make a profit. Over the next 7 years, I studied and analyzed the entire dental market and realized that most of our problems started at the top with insurance. Insurance companies dictate what a dentist can charge and the negative price cuts trickle down to the labs making it hard to run our business. I can't imagine your stresses as a dentist or office manager working with insurance companies while they force you to cut your prices, reject claims and make you take massive write offs (aka losses) while they profit. A few years ago, I teamed up with a group of smart people and I decided to do something about this problem we are facing in dentistry. As I was selling our lab services to doctors I realized that the most successful practices were doing something extremely different than the average practice, they were creating their own in-house membership programs, offering benefits and discounts to patients that paid a

monthly or yearly subscription to get certain benefits to their office and their office only. This idea works extremely well and allows your office to generate new recurring revenue streams (my favorite kind of revenue). My team and I decided to develop a software tool that allows dentists to successfully create, manage and grow an in-house membership program. Our software allows you to organize your entire membership program, create unlimited plans, automate payments, organize multi location program, track growth and other essential reporting. We wanted to make it easy for dental practices to manage an in-house membership program and take away the stress of managing it manually. In this book I will teach you what these in-house membership programs will do for your practice, why every dentist should be implementing this system and how to grow your membership program. I am excited that you have this book and I hope I can help you learn something new about this exciting change in the industry.

Jordon Comstock - Founder, CEO of [BoomCloudApps.com](https://boomcloudapps.com)

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What is a Membership



What is a membership program? A membership program is a set of plans that you offer your patients. These plans offer dis-

counted dental care for a monthly or yearly subscription fee. Once subscribed, a member might benefit from free cleanings plus

a discount on other needs. This frees patients and your office from the tethers of insurance companies by offering them the option of a membership plan. There is a big myth in our industry that says if you want to grow your practice you need to go the PPO route. This is probably the biggest lie in our industry! There is more than one way to skin a cat and becoming successful in dentistry is no exception. If I were to start a business and I partnered with a 3rd party company but they insisted on making me cut my profits by 30% - 60% and then they would send me more customers I would think that they were insane and end up not doing business with them because the “marketing cost” is extremely high.

In-house membership programs are a great way to be more self reliant and take advantage of a massive market that is hardly touched in dentistry (we will talk about this later on). But first, I want to show you some examples of successful in-house membership programs.

Apex Dental

I got to know Apex dental during my days as a lab technician with Salt Lake Dental Lab. Apex currently own 8 practices and their model is focusing on growing their

membership program. I interviewed their CEO, Dr. Maio and we discussed the topic of in-house membership programs, you

Premier Plan

Adults: \$19.95/month
Children: \$12.95/month

- 25% discount on all services
- 2 periodic exams per year
- 2 sets of free bitewing x-rays per year
- 2 basic cleanings per year
- 2 free fluoride treatments per year for children under 19
- 2 free emergency visits per year

Advantage Plan

Adults: \$14.95/month
Children: \$8.95/month

- 20% discount on all services
- 2 periodic exams per year
- 2 sets of bitewing x-rays per year
- 2 basic cleanings per year

Value Plan

Adults: \$7.95/month
Children: \$3.95/month

- 15% discount on all services
- 2 periodic exams per year
- 1 set of bitewing x-rays per year

can [listen to the interview by visiting our website.](#)

Apex Dental's

The image above is a quick snap shot of what Apex dental charges for their in-house membership program.

I love Apex Dental's program, it is easy to understand and patients get great benefits at an affordable price. Plus all their offices can now focus on quality dental care versus PPO providers telling you the licensed doctor what you can and can't do resulting in poor dental care.

Let's break down the Premier plan because it is my favorite one.

Family of Five

Lets say you have a family of five (two adults and three children). They are interested in the premier plan and would pay a set up fee of \$79 per person (\$395 for the family) total of **\$79/mo** or **\$950/yr** (\$1,345 for a total of the first year). The patients then would get access to the list of benefits Apex dental has to offer. If your office were to get 500 families signed up with this plan it would generate \$39,000/mo of recurring revenue (\$56,000/mo for this first year including the set up fees). I was recently talking to Ben Tuinei, an insurance specialist for dental practices and the founder of [Veritas Dental Resources](#). He had mentioned that he worked for a dental practice before he started his company

and they generated over \$100,000/mo of recurring revenue just from the subscription payments. This is not counting all the treatment plans from those patients (incredible huh?). No wonder insurance companies have the biggest buildings in every state! Insurance companies understand the importance of recurring revenue. This is probably the single most important concept I want you to get from this book! Un-

Plan:	Total Annual Cost:
Single	\$299 (savings of \$250 off our normal fees)
Dual*	\$575 (savings of \$575 off our normal fees)
Family** (3)	\$752 (savings of \$720 off our normal fees)
Family** (4)	\$917 (savings of \$1,295 off our normal fees)
Each additional	\$110

Our basic plan for \$299 will include:

- ✓ 1 Comprehensive Exam
- ✓ 1 Annual Exam
- ✓ 1 Emergency Exam (used any time during the year)
- ✓ 2 Cleanings (non-periodontal based)
- ✓ 2 Oral Cancer Screenings
- ✓ 2 Fluoride Tooth Desensitizing Treatments
- ✓ 4 Bitewing X-rays
- ✓ Any Individual X-rays needed throughout the year
- ✓ Full Mouth Series of X-rays or Panorex
- ✓ 50% OFF CT (3D imaging) scans
- ✓ 15% OFF Additional Cleanings, Dental Sealants, Fillings, Core Buildups, Oral Surgery, Root Canals
- ✓ 10% OFF Crowns, Veneers, Periodontics, Dentures, Partials, Implants
- ✓ \$1,000 OFF Invisalign™
- ✓ \$225 OFF ZOOM!™ Whitening



derstand the value, importance and predictability of recurring revenue.

Dr. Christopher Phelps Case Study

Dr. Phelps is a very smart marketer, entrepreneur and dentist and has been very successful growing an in-house membership program. He was able to sign up around 1,000 patients in his first year by using the plan he developed on the previous page. Dr. Phelps targeted his plan to patients that were getting ready to lose their dental insurance. People getting ready to retire and retirees lose their dental insurance. This can be the biggest opportunity for your dental practice to serve patients because the largest generation is starting to retire and they will need dental care.

Imagine if you were able to replicate Dr. Phelps success for your dental practice:

300 patients at \$30/mo = \$9,000/mo

500 patient at \$30/mo = \$15,000/mo

1000 patients at \$30/mo = \$30,000/mo

3,500 patients at \$30/mo = \$105,000/mo

**These numbers show revenue from membership fees. Imagine the additional revenue from treatment plans*

The Importance of Recurring Revenue

This is the greatest business model of all time! I love recurring revenue and what it does to a business, but first I want to talk about another revenue model so we can understand the differences.

The Sell-Do Model (Bucket Business)

The Sell-Do model is when a business sells a product or service one time and has no idea when or if that customer will come back to buy more. A few great examples are products from Amazon, cars, retail stores, dental labs and dentists. You might say dentists don't fall into the Sell-Do model because my patients schedule hygiene twice a year! Wrong! Patients can re-schedule, forget to schedule or just not show up. This makes it risky because you are paying your staff, your rent, your salary and other overhead costs that deal with the business. If the patient doesn't show up it hurts your business because your staff is just sitting there waiting for the next patient while you pay them.

My Experience With The Sell- Do Model

In the introduction of this book I talked about how I started my career as a dental technician. What I didn't tell you is why I am not a dental tech anymore. As you know

the dental industry has its ups and downs, or feasts and famines. The market can become extremely busy on the restorations side one month and then the next month be dead quiet. When I was working at the lab we didn't have any type of recurring revenue. We only relied on the Sell-Do model. When times of famine hit, it hit us hard! It was challenging to grow the company, let alone pay all our technicians. I tried with all my knowledge to create some form of recurring revenue or at least a way to get more sales, but I was unsuccessful in finding a fast solution to our problem. I decided to leave because the lab could no longer support my family because we ran out of funds. I was blessed to understand the importance of recurring revenue and a year before I left the dental lab I started a subscription dental web design company called [RocketFire](#) and was able to barely support my family through the transition of losing my main income from the lab. If I didn't understand the power of recurring revenue I probably would not be in the industry anymore helping you with your practice.

Recurring Revenue is Extremely Predictable

When you build recurring revenue, you will know that your practice will be collecting

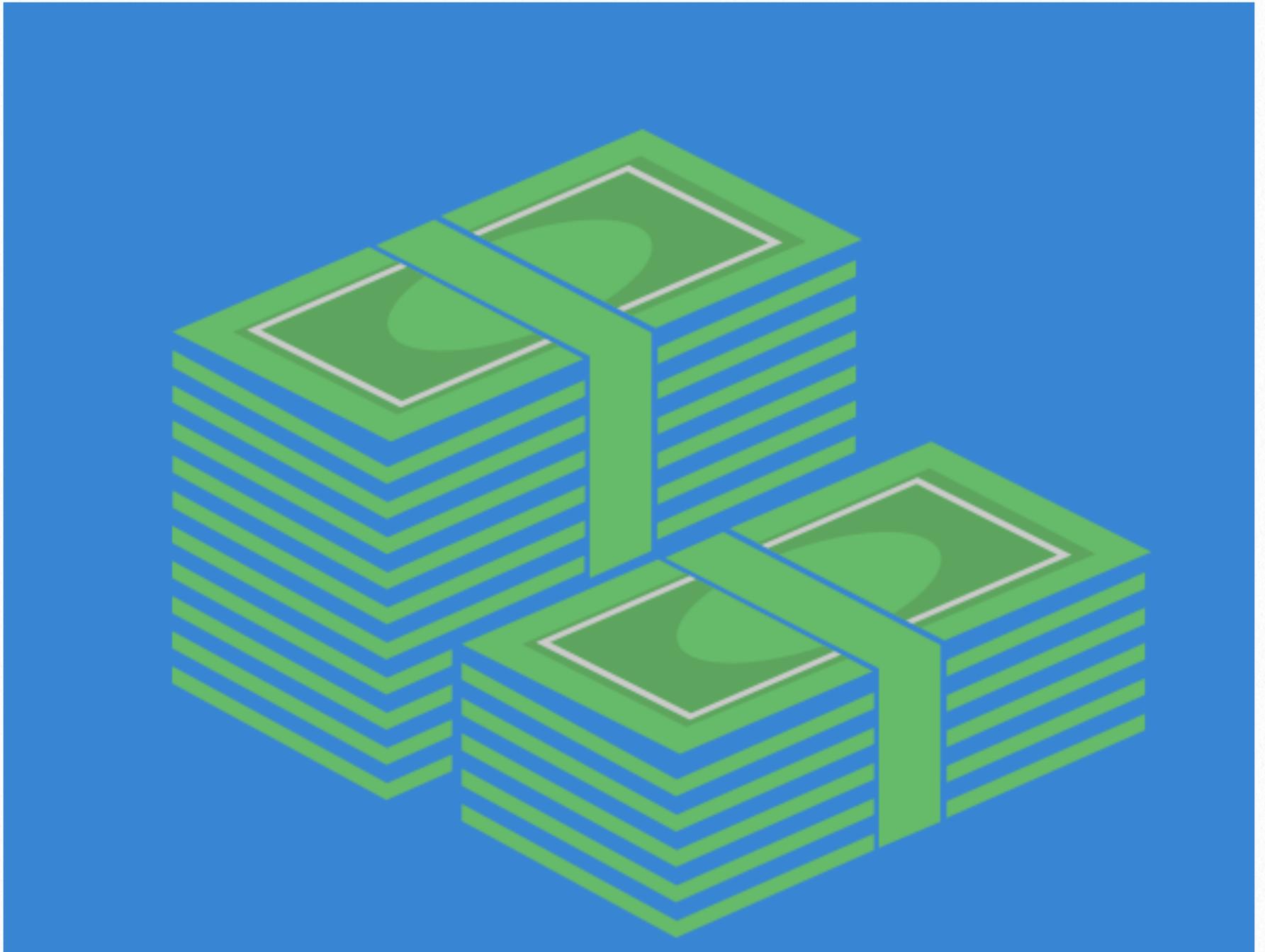
“X” amount of revenue on the 1st of each month whether you perform dentistry or not. You could go out of town and feel comfortable because revenue is still coming in while you are on vacation :)

Recurring revenue makes running your dental practice more enjoyable and less stressful to run which improves your lifestyle!

This is exactly what an in-house membership program will do for your practice! Create recurring revenue and stabilize your business.

2

The Benefits of an In-House Membership Plan



There are many benefits to an in-house membership program. I would encourage every office to really focus on creating your own program or if you have a program to focus on growing it so that you can take

advantage of all the benefits we will discuss in this chapter.

100% Control Of Your Fees

I believe that this is one of the greatest benefits for you as a practice owner. Insurance companies want to heavily discount your prices while they make the profits. By fully controlling your fees you can actually make a profit instead of write off the deduction from your taxes. When you can bring in more revenue that means you can invest more in your practice. If you want you can spend more revenue on marketing your practice to your local market, or you can invest in new equipment, staff and training.

Higher Profits

I spoke about this briefly in the last benefit but I think we should talk more in detail about this. We need profit when running a business and as a practice owner you are running a business and should treat it as one. Profits are essential in business as a heart or lungs in the body. Profits allow you to save for a reserve fund, profits allow you to re-invest into your practice and profits can be given away as bonus or you can take your staff to Hawaii if you are extra nice :)

When you control costs, you control your profit margin. By implementing an In-House membership program you will real-

ize that you can make more profit per patient than you could with a PPO.

No Yearly Maximums

This is great for the patient and for your practice. The number one issue of why patients stop coming to the dentist is they have used up all of their insurance for the year. Now if you cut off all five of your fingers and went to the emergency room they simply would try and sew all of them back on. The weird thing about the insurance mindset in dentistry is if you are having issues with your teeth the insurance companies make you say the following: This year you need to get 4 crowns but since your insurance covers one crown you will need to come back each year and we will fix the rest. If a medical doctor did that to a guy who cut off all his fingers they would think he is crazy! We use our teeth every day. When I was a lab technician I constantly saw patients that were miserable because they were missing a few teeth and couldn't get the care they need fast enough. Your In-House Membership program is governed by you and your staff, you don't have yearly maximums, your patients will get the care they need and still get a discount for your services by paying a monthly or yearly fee to YOU and not the insurance companies.

Higher Quality Patient Care/ Reduce Claim Rejection

As a dentist you want to give the best quality care to your patients. Insurance want just the opposite. They want the cheapest and lowest quality care so they don't have to pay out claims, or they simply reject claims. Now I think it is extremely wrong that someone with no dental license is telling you (a licensed doctor) what you can and cannot to a patient. Dental insurance companies don't work for you, they are not part of your staff they have no relationship with your patients which is extremely important to understand. Oh yeah and they are not doctors who have studied dentistry and understand how to treat patients with the correct care. By implementing an in-house membership program, you are in control of the care you give your patients. You can educate your patients about your program and explain that they simply are going to get the best care your office can provide them!

Loyal Patients

Who loves loyal patients? Patients are the lifeblood of your practice and if they become loyal patients it is 100 times better because they will refer you to other friends, family and co works. They might

even give you great reviews on social media sites. A loyal patient means more revenue and better care for that patient. I am guessing that many of you reading this book have membership subscriptions to Amazon Prime, Costco or even Netflix. These companies are smart and understand how to create loyal customers by offering a subscription to their products and services in exchanges for certain benefits. For example the average Amazon customer spends around \$500 per year from their store but the Amazon Prime customer spends an average of \$1200 per year. This is simple psychology. When you charge people for a membership they will spend more, because they want to feel like they are getting their moneys worth. They will become loyal to your office because they see the added value that you are offering them.

Recurring Revenue

I spoke about this in the last chapter but I love recurring revenue so much and it is a benefit of a membership program. I encourage all dentists and office mangers to read ["The Automatic Customer" By John Warri-low](#). Go by this book and get free shipping if you are a Amazon Prime customer :)

This book will teach you why recurring revenue is so important in any business, and it gives you ideas on how any business or industry can implement this type of model. For us in dentistry the best way to create recurring revenue is by creating a membership program for all your services. In John's book, he talks about a company called WhatsApp! They created a subscription to their app for \$1 a year to get unlimited text messaging. They were able to acquire 450 million subscribers paying a dollar a year, that's \$450 million dollars per year of recurring revenue and then they managed to acquire one million customers per day. Then Facebook bought them for \$19 billion the largest acquisition for a tech company. They paid a premium price because WhatsApp! had steady recurring revenue and boosted their value because they knew what revenue they would make for the future. You can sell your practice for a higher price when the time is right and if you have focused on building predictable recurring revenue. Another example is Amazon Prime. Their yearly subscription is a billion dollar business. They don't have to sell new products all the time, their business is stabilized and profitable because of their membership. The power of recurring revenue is amazing and you can have similar success on a smaller scale. I have heard of dental practices making

over 10,000 to \$100,000/mo from their membership program and you too can have this success!

Improves Cash Flow

Cash flow is king when you run any type of business and by implementing an in-house membership program for your practice the recurring revenue discussed will help improve cash flow to your dental practice. Your patients will become loyal to your practice. This also helps increase cash flow because they are happy with your practice and will pay their bills on time.

Increase Case Acceptance

This is the meat and potatoes of your program. You enroll patients on your membership program because they will end up buying more services from you in the long run. Everybody loves getting a discount. This is why we subscribe to services like Costco and Amazon Prime so that we feel like we get a good deal. When a patient is subscribed to your dental practice and they need a crown or two they may hesitate if they were not on your membership program. Since they receive 10%, 20% or any discount at all, they feel they are getting a deal and that your practice is taking care of them.

You Are in Control

Bottom line: You are in control of your fees, your profits, your patients, and your quality. Creating an In-House membership program for your practice is the smartest and best thing you can do to reduce the dependency of insurance companies, increase your profit, build valuable recurring revenue and be less stressed about running your practice.

How to Manage Your Program

You may be thinking that all this stuff sounds awesome but you are probably worried about how you can manage your membership program as it grows. My team and I have created a software that will help dental practices organize the entire membership process from creating plans, adding members to those plans, tracking patient benefits and automating payments. I have spoken to many offices that are currently having some success with their membership program but are doing everything manually and this is the worst way to run a membership program. They keep a thick book full of application forms and run each card manually. You need to automate as much as possible even the process of signing up patients. We help by making everything online so patients can sign up

right from your website. If you want to learn more you can visit our website! You can also chat with my team and I using our live chat tool on our website. I am looking forward to hearing from you!

In-house Membership Software for your practice

www.boomcloudapps.com

The Insurance Mindset

I want to talk about the insurance mindset and talk about their business model, so that you can understand their part of the industry and why I think it is an outdated and unethical business model for dentistry. I am hoping you will see the benefit of having your office cut out the middle man and offer a better solution for you and your patients.

How Insurance Companies Make Money

There is a reason why insurance companies own some of the biggest building in town. They understand the importance of recurring revenue, but insurance companies can only make money by rejecting and delaying claims and from the patients

that don't use their benefits. They create guidelines so that they can become profitable by rejecting claims. They also understand that a certain percentage of patients won't use the benefits. This allows them to make a profit of the recurring revenue of those patients. The same thing will occur in your membership program, some patients will buy in but choose not to use your benefits.

Why Insurance Companies Are Unethical

Like I said before, insurance companies make money by rejecting claims. Does this sound like a partner that will help you and your patients? I hope you said NO, they are not a great partner! I am sure your office staff is worn out and tired of thinking about how to deal with insurance companies. I believe they are unethical because how they make a profit is backwards. Again, they make a profit by rejecting claims. This makes me angry because I saw hundreds of patients that needed certain dental care but their insurance company rejected their case because they said their condition was not bad enough! What a joke! This is why it is important for you to cut out the middle man and create an in-house membership program.

Over 108 Million

The US Surgeon General conducted a survey and found that 108 million people lack dental insurance. I personally don't have dental insurance and I probably will never buy it. I was just speaking at a dental conference in California and most everybody in the room said that they didn't have dental insurance and they were not contacted by the US Surgeon General so I think it is safe to say that close to half our nations population doesn't have dental insurance! That is a huge market where most dental practices have not even thought about marketing to those potential patients.

More Market For Your Practice

We now understand that close to 150 million people or 50% of America, does not have dental insurance but everyone is so focused on getting PPO patients when the other half of our population need dental care just as bad or sometimes more than dental insured patients.

With that said I encourage your office to be innovative and start an in-house membership program the benefits are far greater than the disadvantages.

3

How to Organize a Membership Plan



In this chapter we will discuss how to create your own membership program, what tools to use to manage it and any other tips that will be helpful for your team to

make this successful program for your practice.

Legal

I encourage all dental practices in every state to get legal work done such as contract and agreements so you will be protected if any issues come up. If you are worried that your membership program is not legally allowed in your state, I would also ask an attorney to look at these details for you. As far as I know membership programs are not classified as dental insurance so you shouldn't run into anything crazy. It is better to be safe than sorry.

State Regulations

While offering an in-house membership program is not illegal some states do have some regulations. You can find out some more information here:

<http://boomcloudapps.com/2016/08/25/how-use-membership-program-state-regulations/>

Our software does keep a database of state regulations and we try to update this on a regular basis as a guide for you and your practice. I would also recommend talking to your state insurance commissioner to see if they require any information from your practice before you begin your membership program.

DPC Laws

DPC stands for Direct Primary Care. My team and I have been continuing our research on state regulations and how practices can efficiently set up membership programs for their dental practices. During our research we have found a beneficial strategy called "DPC law" (Direct Primary Care) where a practice can simply create a "medical retainer agreement" – See template here -

<http://info.boomcloudapps.com/medical-retainer-agreement-template> (May vary in different states)

An agreement will allow your practice to bypass any insurance regulations in most states. This gives me and my team hope as our goal is to help as many dental practices as we can create, organize, grow and automate an in-house membership program.

I have seen a few states with heavy/harsh insurance regulations but the DPC law and medical retainer agreement may be able to allow your practice to create a membership program and you won't have to abide by insurance regulations. Of course you still shouldn't call your program insurance. According to Jeremiah Riley an Attor-

ney from Salt lake City Utah, dental practices should do the following:

“Make sure your dental membership plan is a Medical Retainer Agreement, not a Health Discount Program. According to Utah law, a valid Medical Retainer Agreement (which is the legal document you will create to implement your dental membership plan) must include:

1. a description of “specific routine health care services that are included in the contract;”
2. a written statement that the retainer agreement is not health insurance; and
3. text that clearly prohibits the health care provider from billing an insurer for the services delivered under the agreement (i.e. the membership program).

In summary, dental membership programs can be great for dental practices. However, they can easily resemble insurance plans, if the dental practice implements them incorrectly. And if you dental membership program looks like an insurance plan, the Insurance Commission will probably treat it like one. “

These laws are specifically for Utah practices but may be similar in other states. An-

other example of this law can be found in Michigan:

The content below is from – <https://directprimarycarejournal.com/2015/01/22/policy-update-michigan-governor-signs-colbeck-bill-on-free-market-health-care/>

“State Sen. Pat Colbeck, R-Canton, believes the path to providing Michigan citizens with access to higher quality, lower cost health care has been cleared following Gov. Rick Snyder’s signature into law of Colbeck’s SB 1033 (Public Act 522 of 2014).

“According to Colbeck, this legislation ensures that direct primary care services are not treated as insurance products by regulators’

The new law assures physicians & dentists who adopt a direct primary care service business model (AKA membership model, subscription model) that the administrative burden associated with insurance regulations will not interfere with their treatment of patients. Physicians & dentists who offer direct primary care services provide specified services for a monthly subscription fee that usually vary between \$20 and \$125 per month.”

What is Direct Primary Care?

According to dpcare.org, Direct Primary Care (DPC) is an innovative alternative payment model improving access to high functioning healthcare with a simple, flat, affordable membership fee. No fee-for-service payments. No third party billing. The defining element of DPC is an enduring and trusting relationship between a patient and his or her primary care provider. Patients have extraordinary access to a physician of their choice, often for as little as \$25 – \$70 per month, and physicians are accountable first and foremost for their patients. DPC is embraced by health policymakers on the left and right and creates happy patients and happy doctors all over the country!

Is Direct Primary Care legal?

*this segment was taken from – <https://www.aafp.org/fpm/2016/0900/p12.html>

Yes, DPC is “not insurance” (since there is no risk transfer), and legal DPC contracts can be drafted in **every state**. As of Aug. 16, 2017, 24 states have passed laws related to direct primary care. (See “Direct primary care laws by state.”) Most of the state legislation is motivated by a desire to define DPC as “not insurance” so that the state insurance commissioner does not

feel obligated to prohibit or regulate the practice model. DPC is arguably legal in every state without this legislation, but legislation is often helpful because it clears up legal gray areas and thus removes barriers to physician adoption of the model.

Why We need DPC Law

Defining DPC in no way restricts your freedom to contract with a patient in any way you like. You could intentionally change the contract to NOT be defined as DPC if this suits your interests more. Definitions are needed when there is a gray area in the law – you either get there via legislation – legislation that DPC Frontier can help author and shape – or via a judicial decision – an area of uncertainty that most physicians fear.

***A definition of DPC in each state = lower legal barriers to entry = less uncertainty = wider adoption of DPC.*

You can read more here – <http://www.dpcfrontier.com/definition-explained>

can benefit your medical or dental practice.

Plans

The first thing your office needs to do is create plans for your patients. Most dental practice start off with one plan and then start growing it as they learn about their own market. Another cool thing you can do is really target certain demographics in your area. For example, you can create a plan for senior citizens in your local area. Most senior citizens don't have any insurance coverage and they need a lot of work done as they get older. They would be thrilled that your office has this type of plan for them. You can also target young families because they will have kids and bring more patients in each visit. You can even create plans for certain businesses in your local market. I would personally do that last one and I would approach big companies and offer them a custom plan just for their employees if the business pays for the membership. By doing the last idea you will be able to get hundreds of patients and subscribers in a short amount of time. I suggest you meet with your office and brain storm together about the plans you can create.

Locations

Do you have multiple locations? If you do, it would be wise to create location specific plans as well. If your locations are far enough apart you may have two or three totally different demographics from your main location. I would consider this as you create your plans.

Automate payments

I would highly consider automating all payments for your program or this will become a headache to manage. The idea here is to make your program 100% predictable. If your patients are calling in each month to pay their membership or your staff has to call and collect each month or each year this becomes less predictable. All patients should agree to become part of your membership as what I like to call the evergreen model. This model is my favorite because at time of renewal you will automatically renew all patient's memberships unless they call in to cancel. By doing this strategy you will have less cancelations and more renewals. Some practices renew every six month but I don't agree with this concept, because you have to constantly check in with all of your members.

Read this article about the best kinds of recurring revenue streams:

<http://www.inc.com/kelly-kearsley/which-type-of-recurring-revenue-is-best.html>.

There is a video above this article and it is John Warrilow talking about the best recurring revenue models for any business.

Dental Membership Software

You will need one place to organize plans, add members to those plans, automate payments and track your results. Like I said earlier in this book, my team has created this software so that you only need to sign up and you can start organizing your plans, automating payments and allowing your patients to sign up through your own website. If you need a better dental website, our sister company [RocketFire](#) can help your office with that. They build and maintain beautiful dental websites, integrate easily with our membership software and they even allow you to accept one time payments from your patients right from your website. I highly recommend using RocketFire because the staff understands dentistry like the back of their hands and they integrate seamlessly with BoomCloud membership software.

Leader

The best way to manage your in-house membership program is to appoint a staff

member to become a dedicated leader and promoter for your program. They should understand your program inside out and help talk to patients about joining. They should also help you market it and create videos, articles and other media to help educate your patients about your program.

Goals

It is extremely important that you create goals for your in-house membership program and the people you appoint to manage it. When things are tracked and measured they will improve. The dentist and owner of your practice our software will allow you easily track the results of your membership program. This allows you to still focus being a dentist and helps you keep an eye on your membership program. Sit down with your staff and create specific goals for your membership program so you can grow it and profit from it.

A goal is a dream with a deadline.

— Napoleon Hill, Think and Grow Rich

"If you give up before your goal has been reached, you are a "quitter." A QUITTER NEVER WINS AND A WINNER NEVER QUILTS. Lift this sentence out, write it on a piece of paper in letters an inch high, and

place it where you will see it every night before you go to sleep, and every morning before you go to work”

— Napoleon Hill, Think and Grow Rich

I love these two quotes from Napoleon Hill. If you have never read the book “Think and Grow Rich” you should read this book and any other book by Napoleon Hill. He is a great author and really understands how to become successful. If you are interested you can get his book here:

https://www.goodreads.com/book/show/6684862-the-think-and-grow-rich-workbook?from_search=true&search_version=service

Make your goals and build your in-house membership program so that you can escape the headaches of insurance and offer a better plan for your patients and practice.

Pricing Strategies

You have heard it everywhere from articles, magazines, presentations, dental conferences and other colleagues. Creating and growing an in-house membership program or savings plan is the best way to grow and retain your patients, reduce your dependency with insurance companies and

add more revenue streams to your dental practice. There are so many benefits to creating an in-house membership program that help your practice financially and your patients clinically. So many practices are creating their own programs but the big question that I hear a lot as I travel and talk to dental practices across the nation is: How should my practice structure pricing for my in-house membership program?

The Importance of Auto Renewals

Most practices tend to do a one time charge for the year and then never renew a patient that has subscribed to their program. This is a bad practice, because the whole purpose of creating an in-house membership program is to keep and retain loyal patients. Compare an in-house membership program to Amazon Prime. Most of us have subscriptions to Amazon Prime which automatically renews each year. We end up buying more from Amazon because they keep us loyal by auto renewing our subscription. This is critical to understand. By auto renewing your membership patients they will stay loyal and continue using your services. This revenue model or structure is called "The Evergreen Model" and will allow your practice to increase it's

value as you grow your program. If you are manually collecting payments whether it be monthly or yearly you will be off to a bad start because the main goal is to grow your program to hundreds or thousands of patients and if your staff has to manually run cards and manually call patients to check if they want to subscribe this model is not scale-able to your practice. Make auto renewals a priority because as you grow it will be harder and harder to manage without auto renewals.

Why You Need a System to Help Manage Your Program

If you really want to grow and efficiently manage your membership program you are going to need [membership software](#) to help you organize plans, automate payments, track members, and allow members to sign up from your website. Software can make your life easier when growing and managing a membership program and relieves the headache of manually tracking and charging patients. Another reason why you need a system is because your front desk manager might be the only one managing your program. What happens if they quit or get fired? Your program crumbles and fails because the person managing it no longer works at your practice. It is crucial that your practice creates

a system and uses software to manage and help guide your staff on how to create a successful membership program.

Don't Charge Too Much!

The problem I have seen across the nation is dental practices will charge way too high for their membership program and then patients decide not to sign up because it is too expensive. The average price across the nation is about \$299/year per patient. This number can increase or decrease depending on the local market you live in but I would suggest using that number as a guide or template to price out your program. If the price is too high then your program won't take off and benefit your practice, if the price is too low it may hurt your practice. This is why it is important to understand your local market and what the costs are for this type of program. The great benefit is that you can add value by offering other services or products that help increase the membership cost. You could also create tiers and have a patient pick between 3 or 4 options.

Don't Lose Money

The purpose of an In-House Membership program is not to lose money! You are not working with insurance so you can offer any kind of savings to your patients. Please don't lose money to gain a new patient. I find this strategy unethical if you want to run a successful practice. If a patient is paying \$299/year they should get at least 10% off major procedures like crowns and bridges and 15% on the other procedures like perio cleanings. Once again you can create any discount you want to attract your local market. I know of some practice that offer \$250/year to get 25% off on all services. The greatest benefit is that you are in control and you benefit from the yearly or monthly membership fee plus any other treatment the patient needs.

4

How to Grow Your Program



Marketing is a very simple and essential task if you want to grow this type of program or any other service you offer in your practice. Most practices make the biggest mistake by not marketing externally. It is

crucial to market to your existing patient base, but more importantly, you need to be generating new patients through external marketing. If you truly want to grow your practice, reduce dependence on dental in-

insurance and generate a substantial amount of recurring revenue you need to focus on external marketing. Before I talk in depth on some marketing tips I first want to talk about Growth Hacking.

Growth Hacking

Growth hacking is a new term that was created by an entrepreneur and marketer named Sean Ellis in 2010.

A growth hacker is not a replacement for a marketer. A growth hacker is not better than marketer. A growth hacker is just different than a marketer. To use the most succinct definition from Sean's post, "A growth hacker is a person whose true north is growth."

Every decision that a growth hacker makes is informed by growth. Every strategy, every tactic, and every initiative, is attempted in the hopes of growing. Growth is the sun that a growth hacker revolves around. Of course, traditional marketers care about growth too, but not to the same extent. Remember, the power of a growth hacker is in their obsessive focus on a singular goal. By ignoring almost everything, they can achieve the one task that matters most early on.

This absolute focus on growth has given rise to a number of methods, tools, and best practices, that simply didn't exist in the traditional marketing repertoire. As time passes the chasm between the two discipline deepens.

A growth hacker's main goal is to grow a business, a product or offering. They tend to test different marketing channels to experiment which one works best and drives, you guessed it GROWTH!

If a marketing campaign is not working they either tweak it until it starts working or stop using that channel.

The reason why I tell you guys this information is because if you truly want to grow something you need to focus on what works and STOP doing things that don't work.

Marketing Channel #1 - Existing Patients

The benefit of owning a dental practice is that all your patients come to you for your service. Everyday you have patients walking in and out of your practice but are you and your staff constantly selling new offers to them? or just letting them walk out every day? A terrific strategy is to train your staff to talk about your in-house mem-

bership program and offer it to every patient that walks into your office and maybe give a small commission or incentive for your staff when they get a new member to sign up. For example, when you use our software you can add a sign up fee or enrollment fee when a new patient signs up to that plan and then give your staff member a piece of the sign up fee as their commission or incentive. This works because it gets your staff excited about growing your membership program and allows them to make extra money. When they make your office extra money, it is a win win win for the patients, staff member and you as the dentist/owner.

Direct Mail

Direct mail still works! creating a direct mail campaign to your target market is a great way to get new patients signed up to your membership program. Direct mail is super simple and allows you to reach a lot more potential customers without you having to physically go out and market to them. Dr. Brady Frank, one of our BoomCloud customers has generated over 800 membership patients in 6 months utilizing direct mail and ensuring that every staff member is trained and able to sell the membership program to patients.

Website And Online Sign up Forms

I have said this a few times but with our membership software you will be able to enable patients to sign up to your membership program right from your website. This is a fantastic tool to have because your website can generate new patients and members to your program while you sleep. I would even create testimonial video that explain your membership program and the benefits it has given to your patients and post this on your website. If you don't have a website or have not updated it for 5 years then it is outdated. I recommend using our sister company [RocketFire](#) because they specialize in managing dental websites and they become your practice's web team.

Email Marketing

Email marketing is still a very strong marketing tool for almost every business. If you have access to all your patients email addresses I would highly encourage you and your staff to use this a marketing tool for your in-house membership program. There are so many email marketing tools out there it should be very easy to send messages to your patients. My team and I have been using MailChimp for our email

marketing and we have loved it because it is super easy and super affordable.

FaceBook Ads

Facebook has a great platform! I think it is safe to say that most your target market is on Facebook. The cool thing about owning a Facebook business page is that you can create ads and offers to a certain demographic, eg: Mom's in Carlsbad, California or senior citizens in Salt Lake City, Utah. The nice thing about Facebook ads is that you can turn them off and on quickly and track results immediately. Facebook ads are very different from posting on your business page. You actually create an ad and target a certain type of person. If you want to learn more about Facebook ads you can sign up for their free educational videos here:

<https://www.facebook.com/business/learn>

Remember Growth Hacking

All these tools and channels can be a great strategy to grow your in-house membership program but you have to track if they are working and if they are how can you increase results. If they are not, figure out why tweak and test new ideas until you get it right, or just stop using the channel.

Retirement Communities

Many dental practices are not aware of this but when someone retires one of the first things they lose is their dental insurance. This make things difficult and creates a barrier to visit your dental practice, because most retired people need more dental care as they get older. A smart dental practice would create events and network with this community. Every city has retirement communities or 55 and older neighborhoods. You can send direct mail flyers to this group of people or host local events in their community to build trust and offer your membership program to them.

B2B Membership

One of my favorite strategies is to create a custom plan for local businesses and contact the owners or HR representatives to those companies to offer your membership program to their employees and have the business pay for the membership. I know of a handful of dental practices that have just focused on getting businesses to offer dental membership for their employees as their benefits. If you are successful you will gain hundreds of patients and a lot of recurring revenue from the memberships rather quickly. If I were a dentist I would fo-

cus on using this strategy because you will get more bang for your buck!

Conclusion

There are plenty of other strategies you could use to grow your membership program, but I highly recommend using the strategies discussed here first. Then if you can't get them to work either focus on tweaking them until they do work or find another marketing channel to use for growth. You don't have to use your own skills to market on these programs, you can outsource to a company you trust that specializes in marketing with the talked about channels.

Success Tip

Over the years I have watched and consulted offices try and create in-house membership programs and one of the biggest mistakes practices make is not training and educating your staff about the concept of a membership program. Have all your staff members read this book and others that will help with your/their mindset on how to grow these types of programs. This is probably the most common reason why membership programs fail. Your staff needs to understand the benefits, how to sell and manage the program. Be sure they are fully trained and capable of helping you

grow your practice through a membership program.

Online Marketing Course

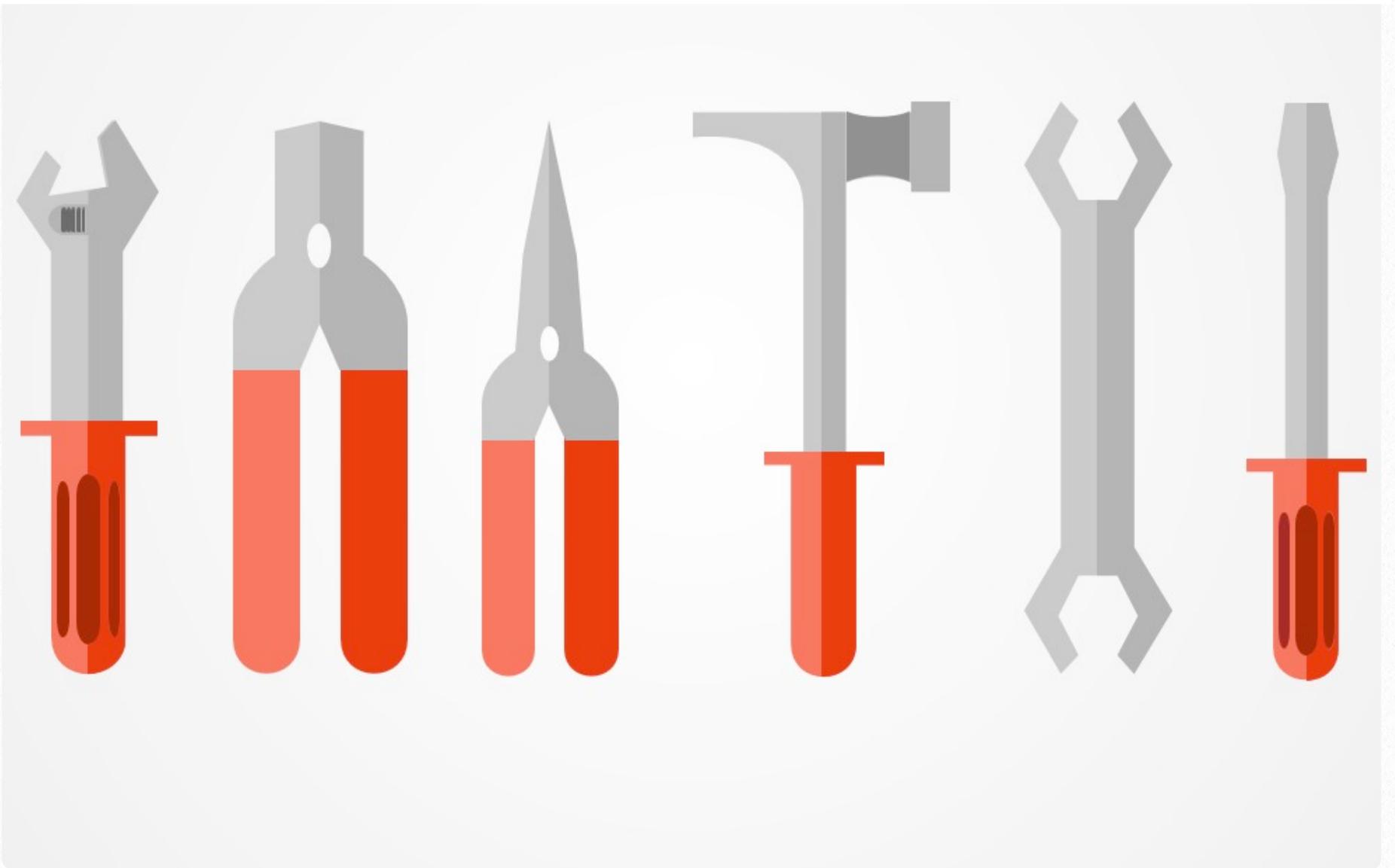
If you need ideas on how to grow your dental membership program I recommend that you watch my free marketing course from the BoomCloud University.

<https://boomcloudapps.com/marketing/>

Enjoy!

5

Tools & Resources For Your Practice



Do You Want to Grow Your Dental Membership Program?

If you are serious about growing your in-house dental membership program and re-

ducing insurance dependency, I strongly suggest you team up with our preferred partners. You will need a great dental business consultant to help you analyze numbers and make business decisions, dental

insurance consultant to understand insurance contracts and laws, and software to help you track payments and patients. You will also need to focus on marketing your membership program so you can grow your membership and be free from insurance companies. We have carefully selected qualified businesses that focus on helping your office succeed according to your goals. Once you have signed up on our membership software contact the businesses below and start growing your membership program today!

Free Online Course

We have created a [free course](#) called the **BoomCloud University** for the industry about every topic your team needs to know about creating and growing a dental membership program. You can view our entire course here -

www.boomcloudapps.com/university In our course we cover the following:

- Membership basics
- Marketing
- Sales
- Management
- Legal
- Finances

Software

BoomCloud Apps

As a Dentist you are busy caring for patients in your practice. But you have a huge problem. Insurance companies force you to discount prices and are reimbursing less to your dental practice, which hurts the financial health of your business and limits patients from scheduling.

With the help of BoomCloud, you now have the opportunity to create an in-house membership program for your patients with no waiting periods. Use our software to organize and create plans, add members to those plans, automate payments and analyze reports. Your practice can now build recurring revenue which increases the value of a practice and allows you to truly care for your patients.

info@boomcloudapps.com

BoomCloudApps.com

Marketing

RevenueWell

RevenueWell increases production from your existing patients by keeping them engaged, educated and coming back to your

office for all recommended maintenance and care. How? It uses a combination of email, direct mail, text messages, phone calls and social media to help you stay connected with your patients — improving their health and your bottom line.

www.revenuewell.com

Golden Proportions Marketing

Golden Proportions Marketing is a full service marketing firm that can help you grow your membership program.

At Golden Proportions Marketing, their strategic, custom approach to dental marketing works to elevate your practice. They pride themselves on seeing every practice as a unique business, thoughtfully discovering your distinct needs so they can craft a solution and a message that is a perfect match for your audience. I highly recommend using them to help grow your practice and your membership program!

<https://www.goldenproportions.com>

Consultants

Poppe Practice Management

Ms. Poppe has over 20 years experience in the dental field. Having held many roles within the dental field, her industry expertise is proven by years of success in all aspects of practice operations. In addition to many years of clinical experience and practice management experience, Ms. Poppe has architected and facilitated numerous practice acquisitions, transitions, and relocations since she co-founded Stepping Stone Dental Partners in 2009.

This valuable experience has refined her process and approach to practice growth and management. Her ability to develop strong dental teams with excellent patient connection and communication skills keep her in high demand in the dental industry. In addition to her transition experience, she has a thorough knowledge of dental insurance, dental procedures, equipment, industry trends and best practice standards for patient service and care.

I highly recommend using Genevieve and her firm as they can help you grow your membership program and your practice and also help fix and improve any issues you have with your practice!

<http://poppepracticemanagement.com>

Veritas Dental Resources

3rd party payor negotiating, more specifically Dental Insurance Fee Negotiations, is still a foreign concept to dentists nationwide, and worldwide. Mr. Tuinei has spent the last 10 years improving and perfecting this relatively new effort in the Dental Business world and will be sharing a few secrets about how to effectively negotiate better fees with dental insurance companies in his lecture “3rd Party Payor Fee Development”.

Mr. Tuinei began his dental career in 2005 while working for a small dental corporation in Phoenix Arizona managing all insurance related functions. He was hired as the Executive Director of 3rd Party Payor Operations. During his first few months, he created systems and operating protocols and restructured a 12 person billing department that improved collections from a low 65% to 98%.

www.veritasdentalresources.com

help@veritasdentalresources.com

912-226-2936

Education

Navigating Dental Insurance Podcast

We exist to provide tools and education so that dental practices can find ways to more efficiently understand dental insurance. Our primary objective is to fight to protect the financial integrity of quality dentistry.

Jordon Comstock and Ben Tuinei are industry leaders in their own respective areas. Both believe that the management of insurance shouldn't be as difficult as it is for most practices. After traveling the country and speaking at hundreds of dental meetings these gentlemen came across a good number of “insurance specialist” experts who do not have opportunities to share their knowledge about efficient insurance management.

The purpose of this Podcast Series is to invite those who are practicing insurance management, day in and day out, to share their knowledge and provide key solutions on how to tackle the various insurance related issues we all see at the front office. We titled this Podcast series as “Say No to

PPO's" not in a way to promote a boycott of insurance in any fashion. Rather, our intent is to say no to the insurance driven mentality and promote quality care first.

What we mean by this is simply reducing insurance to a tool to pay for some of the patients treatment and not the driving force behind what type of treatment the patients receive. For some of you SayNotoP-POs means stop letting insurance bully you. For a small group of you this may mean becoming fee for service. But we fully recognize that the fee for service model is not feasible for most. For all, our purpose is to provide education manage insurance functions in a way that allows you to provide quality care by reducing insurance as an obstacle.

<http://saynotoppos.com/>

The Dentalpreneur Podcast

Dr. Mark Costes received a Bachelor of Arts from the University of California, San Diego and a Doctor of Dental Surgery from the Marquette University School of Dentistry.

In a period of seven years, from 2003 to 2011, Dr. Costes was able to start six very profitable dental offices and sold four of them for a huge profit.

Dr. Costes currently owns and operates a dental assisting school and two dental offices. His dental assisting school has generated at least \$100,000 of passive income for the last six years. For the last three years, his school curriculum has been sold to other dentists throughout the United States.

In 2001 Dr. Costes was married to his beautiful wife Leslie in San Diego, the city where they met and fell in love. They have three sons, Bryce, Brendan and Brady.

Dr. Costes is very active within his community and serves as the President of the Chino Valley Chamber of Commerce. He also serves as clinical faculty for the Arizona School of Dentistry and Oral Health. In addition, Dr. Costes provides a minimum of eight hours of charitable dentistry each month to the homeless population of Arizona.

[Interview With Jordon Comstock](#)

<http://www.truedentalsuccess.com/>

6

How to Generate Over \$100,000/yr with your membership program



In-house membership programs, discount plans or savings plans have been growing in the dental space over the past few years for a good reason. The benefits of creating and managing your own in-house member-

ship program are fantastic for practice owners. Membership programs help practices to reduce dependence on dental insurance and offer an alternative to uninsured patients, generate predictable recurring reve-

nue that makes cash flow management fun and extremely motivating and helps your practice increase case acceptance. In this article I will be discussing how many practices are growing these programs to not only help their patients but to help grow their practices!

I spoke with Dr. Brady Frank to learn more about his success with growing his membership program by utilizing [BoomCloud](#). Dr. Frank grew his program in 3 months from zero to over 400 patients and they still are adding new patients on a daily basis. Here are some tips from my conversation with Dr. Frank.

The Importance of Systems

Most practices try and manually manage a membership program but this is a lot more challenging than they initially think. When you rely on a staff member to manage your entire program this creates some pretty big bottle necks and burdens for your staff. What happens when a staff member decides to quit or gets fired? This results in a membership program that crumbles to the

ground and fails. Having a system that can automate payments and track patients is essential especially if you want to scale this type of program in your practice.

The Importance of External Marketing

External marketing is the practice of consistently reaching out to your local market to attract new patients to your office. This is probably one of the biggest tasks you need to make sure you have in place as you want to grow your membership program. Your practice needs to have a strong external marketing strategy to consistently grow and maintain any attrition. Direct mail marketing can be a great marketing strategy for dental offices to target people who are retired, Facebook advertising may be great to get young families and tech savvy patients. External marketing can be the greatest asset for your practice especially if you want to grow your membership program.

Presenting to Patients

Presenting your membership program is critical to growing. Most practices just

print out some flyers and posters and never mention a word about their program to their patients as they are visiting the practice. While flyers and posters are a great tool it is extremely important that you speak to each patient and educate them on the benefits of your membership program.

Often times the most successful practices take each patient into a consultation room and show them flyers, videos and even testimonials of other patients to help grow new enrollments. The principle of contrast taught Dr. Robert Cialdini in his book called "Influence" is a wonderful technique to use as you are presenting your membership to patients. The principle of contrast is where two or more elements that have opposite qualities are placed together.

We can think about contrast in terms of the tension created between opposites: such as

- black versus white
- fine lines versus solid shapes

- thick and thin lines
- High cost and lower cost

When you present a treatment plan you can say the following to the patient:

"If you decide to get the crown today it will be a total of \$1,000 but if you join our membership program you only pay \$800."

Which one sounds good to you? Patients will always choose the lower price, in return you will be able to sign up many (hopefully hundreds or thousands) patients to your

program and generate predictable recurring revenue stream for your practice.

Conclusion

Creating and growing a membership program can be one of the best assets for

your business. Increase patient loyalty, case acceptance and recurring revenue

are some of the many benefits of growing your own membership program. Dr

Frank and I have created a webinar/case study to help dental practices

understand how to grow a membership program and generate over \$100,000/yr

in just three months. You can watch our case study webinar here:

<http://boomcloudapps.com/case-study-with-dr-brady-frank/>



How to generate over \$100,000/yr with your membership program by utilizing BoomCloud

7

The Value of a membership patient



Many doctors (especially the FFS doctors) are worried about losing money when it comes to offering discounts in a dental membership program. This is a valid concern especially if you are collecting your

full fee from patients and not working with dental insurance. Our team at BoomCloud partner with Kevin Rossen from Divergent Dental and looked at practices from across the nation. Our questions was how mach

value does a membership patient bring to an office? So we looked at thousands of uninsured patients that simply paid cash per visit vs thousands of uninsured “member” patients. The data we found was positively surprising!

We found that the average uninsured patient (non-member) spent an average of \$772.79 in a years time whereas the uninsured “member” patient, who was paying a monthly or yearly fee to receive discounts was paying an average of **\$1,576.12**. We found that members spend an average of 104% more than non-members or 2x more than the average non-member. We also looked at a practice that had hundreds of active members signed up to the membership program and found that the average non-member spent \$532.36 in a years time whereas the member spent \$1,811.20 in a years time. This is 240% more than non-members or 3.4x more than non-members. The data never lies. We know that in dentistry, members spend more than non-members, even if you never marketed your membership program externally and focused on signing up your existing patients on average they would spend between 2X to 3.4X more if they remained a non-member! This proves by creating and focusing on growing your dental membership program that this is the

ultimate strategy to grow and expand your practice. I would recommend that cutting out the PPOs would be a wise strategy as soon as you start getting hundreds of members actively paying for your membership program. If you would like to learn more about our studies, I recommend listening to this podcast episode from my podcast:

<http://saynotoppos.com/2019/01/30/the-true-value-of-a-membership-patient/>

8

Beware of the Revenue Share



Membership programs are growing in popularity. Since I started helping practices with this concept in 2013, consulting firms and other software companies have emerged into the market place.

[BoomCloud](#) provides practices with a user friendly software to help create, organize, and automate a dental membership program for your practice. BoomCloud charges a simple flat monthly fee for our

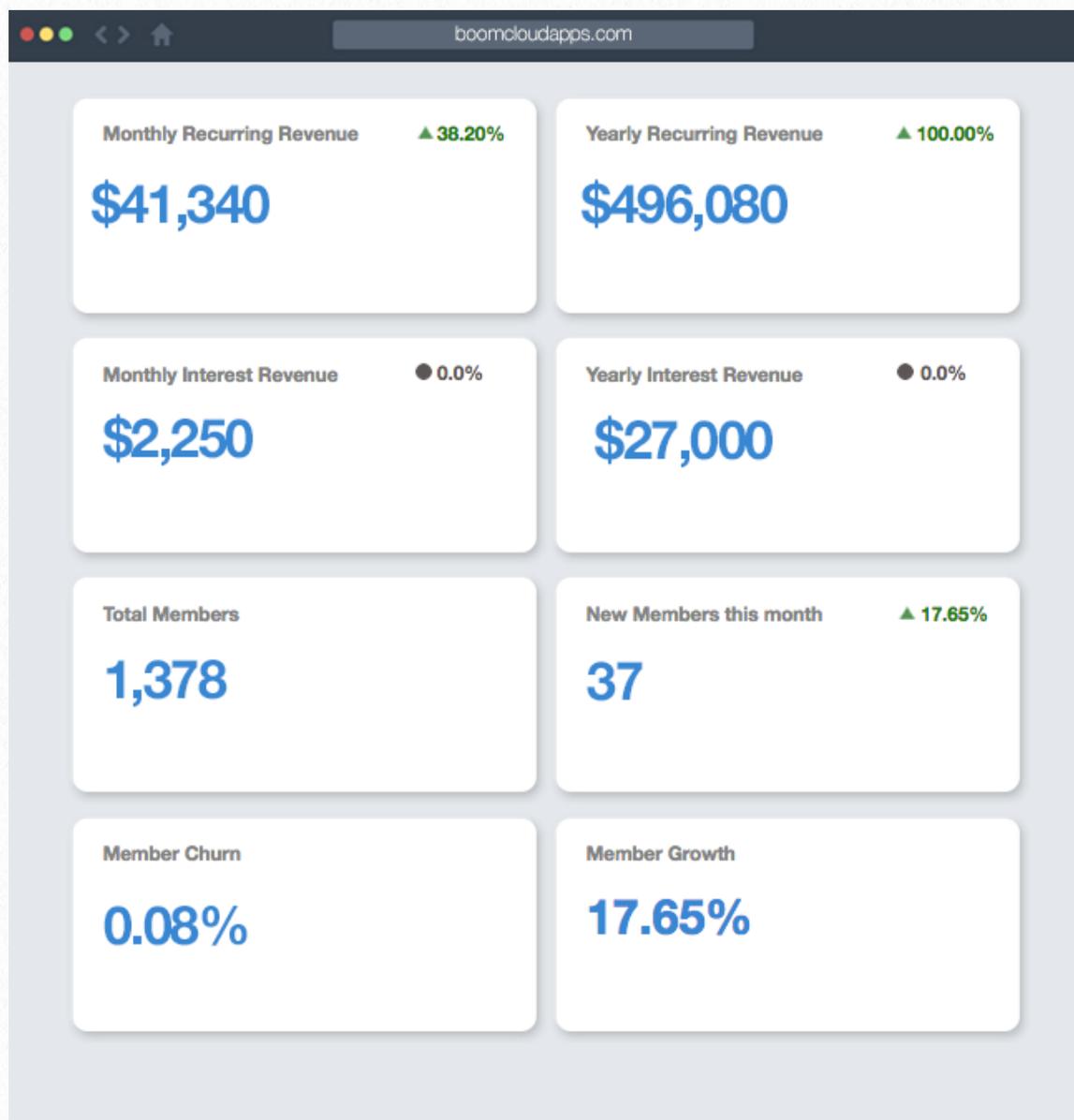
software. Our pricing model allows practices a predictable cost that will remain unchanged as their membership grows and matures over time. In contrast, the majority of our competitors have adopted a pricing model based on revenue share. For example, they take a monthly fee per member in the range of \$3 - \$6 or 10% to 20% of your predictable recurring revenue.

Although made to look appealing at initial signup, this model can rapidly become an expensive tool to a practice. Their model is not built to help your practice grow & scale a dental membership program. In fact this model may sound good when you don't have any patients in your dental membership program but there is a noose attached to this strategy as your expenses to manage your dental membership program will grow higher, instead of increasing your profit. It is achievable to grow a successful program. **Just recently I had a practice call me about their membership program. They had 432 patients signed up to their program. They were paying a software company \$2,592/mo (because of the revenue share). They were sick and tired of having more expenses associated with their membership program but still wanted a management software. Once they reached 1,000 patients**

the revenue share model would cost a practice \$6,000 per month. The revenue share model doesn't work in your favor when you look at economies of scale. When using a software to manage your membership, the more members you sign up doesn't equate to much more work on the software company's part. Your costs shouldn't go up with every member you sign up. Plus these software companies are not giving you leads or helping you sign these patients up, they are simply giving you a system to manage your program. Why should they get credit for your success? In the next chapter I will show you how BoomCloud works. I recommend you schedule a live demo with my team so that you can see how we can help you grow and scale your dental membership program. [You can schedule a demo here.](#)

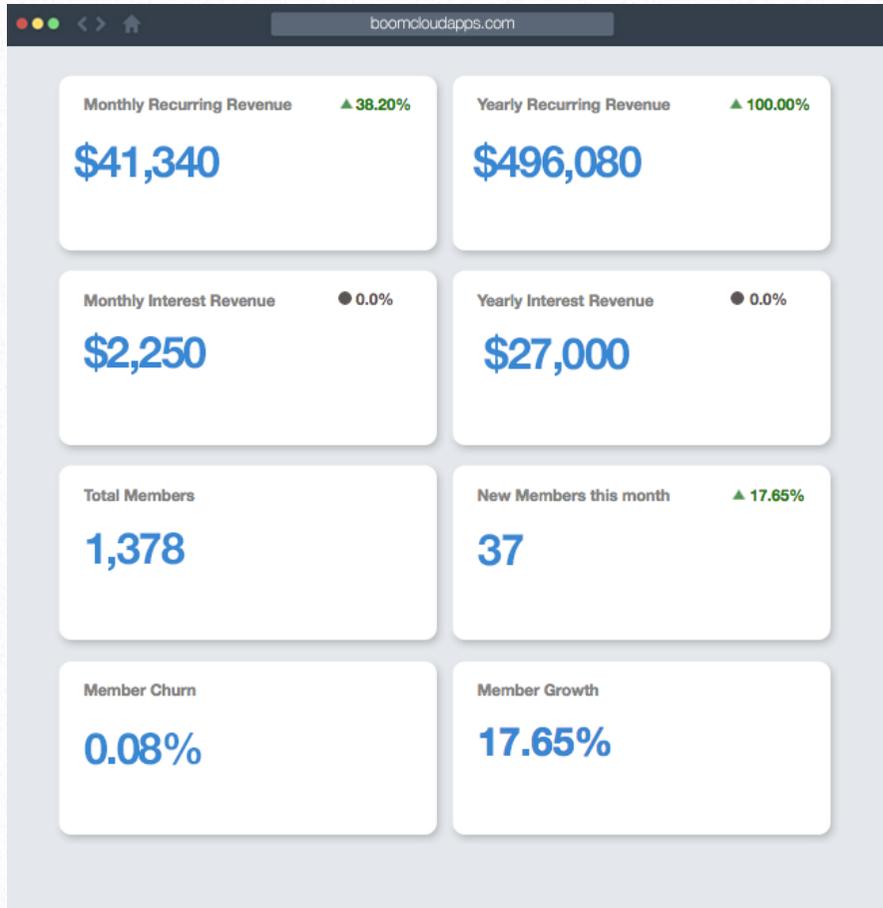
9

What is BoomCloud?



After reading this ebook you are probably wondering how you can efficiently create and grow an in-house membership program for your practice. BoomCloud is a software tool built for dental practices to

allow them to easily create, organize, track and automate an in-house membership program. BoomCloud helps practices with the following:



Dashboard

Track important metrics like recurring revenue, churn rate, new enrollments and understand the health of your membership program

The Plan Builder interface features a table for adding benefits. A blue button at the top reads "Add New Benefit". The table has columns for Tracking Type, Value, Benefit Description, and Tracking. Each row includes a dropdown for Tracking Type, a quantity input field, a text input for the Benefit Description, and a dropdown for Tracking. Action icons for copy and delete are on the right.

Tracking Type	Value	Benefit Description	Tracking
By Quantity	1	Comprehensive Exam	By Member
By Quantity	1	Annual Exam	By Member
By Quantity	1	Emergency Exam	By Member
By Quantity	2	Cleanings	By Member
By Quantity	2	Oral Cancer Screenings	By Member
By Quantity	2	Flouride Treatments	By Member
By Quantity	4	Bitewing X-rays	By Member
By Price		15% Off Minor Treatments	By Member

Plan Builder

Customize unlimited plans and attract more patients to your practice.

Active	Type	Name	City	State	Plan
✔	CREDIT	Jerry Seinfeld	New York	UT	Dental Savings Plan - Dual
✔	CREDIT	Jim Gaffigan	Saratoga Springs	UT	Dental Savings Plan
✔	CREDIT	Jimmy Fallon	Saratoga Springs	UT	Dental Savings Plan
✔	CREDIT	Jimmy Hendrix	Saratoga Springs	UT	Dental Savings Plan - Dual
✔	CREDIT	Jimmy Page	Saratoga Springs	UT	Dental Savings Plan
✔	CREDIT	Jordan	edsonjs		Dental Savings Plan
✔	CREDIT	Jordan Charles Comstock	Saratoga Springs	UT	Dental Savings Plan
✔	CREDIT	Jordan Comstock	Draper	UT	Dental Savings Plan
✔	CREDIT	Jordan Comstock	Saratoga Springs	UT	Dental Savings Plan
✔	CREDIT	Jordan Comstock	Saratoga Springs	UT	Progressive with Static
✔	CREDIT	Kramer	Draper	UT	Dental Savings Plan
✔	CREDIT	Mary Comstock	Saratoga Springs	UT	Maryland test
✔	CREDIT	Maryland test	Saratoga Springs	UT	Maryland test
✔	CREDIT	Paul McCartney	Saratoga Springs	UT	Test #2
✔	CREDIT	Paul Simon	Saratoga Springs	UT	Dental Savings Plan
✔	CREDIT	Payment plan test 10 20	Lake In The Hills	UT	
✔	CREDIT	Jerry Seinfeld	New York	UT	Dental Savings Plan - Dual
✔	CREDIT	Jim Gaffigan	Saratoga Springs	UT	Dental Savings Plan
✔	CREDIT	Jimmy Fallon	Saratoga Springs	UT	Dental Savings Plan
✔	CREDIT	Jimmy Hendrix	Saratoga Springs	UT	Dental Savings Plan - Dual
✔	CREDIT	Jimmy Page	Saratoga Springs	UT	Dental Savings Plan
✔	CREDIT	Jordan	edsonjs		Dental Savings Plan
✔	CREDIT	Jordan Charles Comstock	Saratoga Springs	UT	Dental Savings Plan
✔	CREDIT	Jordan Comstock	Draper	UT	Dental Savings Plan
✔	CREDIT	Jordan Comstock	Saratoga Springs	UT	Dental Savings Plan
✔	CREDIT	Jordan Comstock	Saratoga Springs	UT	Progressive with Static
✔	CREDIT	Kramer	Draper	UT	Dental Savings Plan

Upload Agreement **Download Agreement**

I understand the benefits, limitations, exclusions and requirements of the Plan and I agree to the following: I will remain in the plan and pay membership fees for the full duration of my plan. Payment of less than the plans duration membership fees may result in my being charged remaining months' fees in lump sum. Fees for dental services are due as services are rendered. Fees for prosthetic and cast restoration services are due at the preparation/impression visit. Failure to comply may result in my being charged usual and customary fees for such services. I agree to pay any and all costs in collecting all charges. Including but not limited to attorney fees and court costs. Coverage must be continuous. Missing monthly payments must be made up for interrupted coverage. Last month fees are not refundable.

DENTAL LIMITATIONS AND EXCLUSIONS
 1) Demonstrated non-compliance with recommended course of treatment. 2) Services which in the opinion of the attending dentist are neither necessary nor recommended for the patient's dental health. 3) Dispensing of drugs not normally supplied in a dental office. 4) Services for injuries or conditions which are covered under Worker's Compensation or Employer's Liability laws. 5) General anesthesia/ Conscious Sedation 6) Services that cannot be performed because of the general health, physical or psychological limitations of the patient. 7) Plan Participants cannot have other dental coverage.

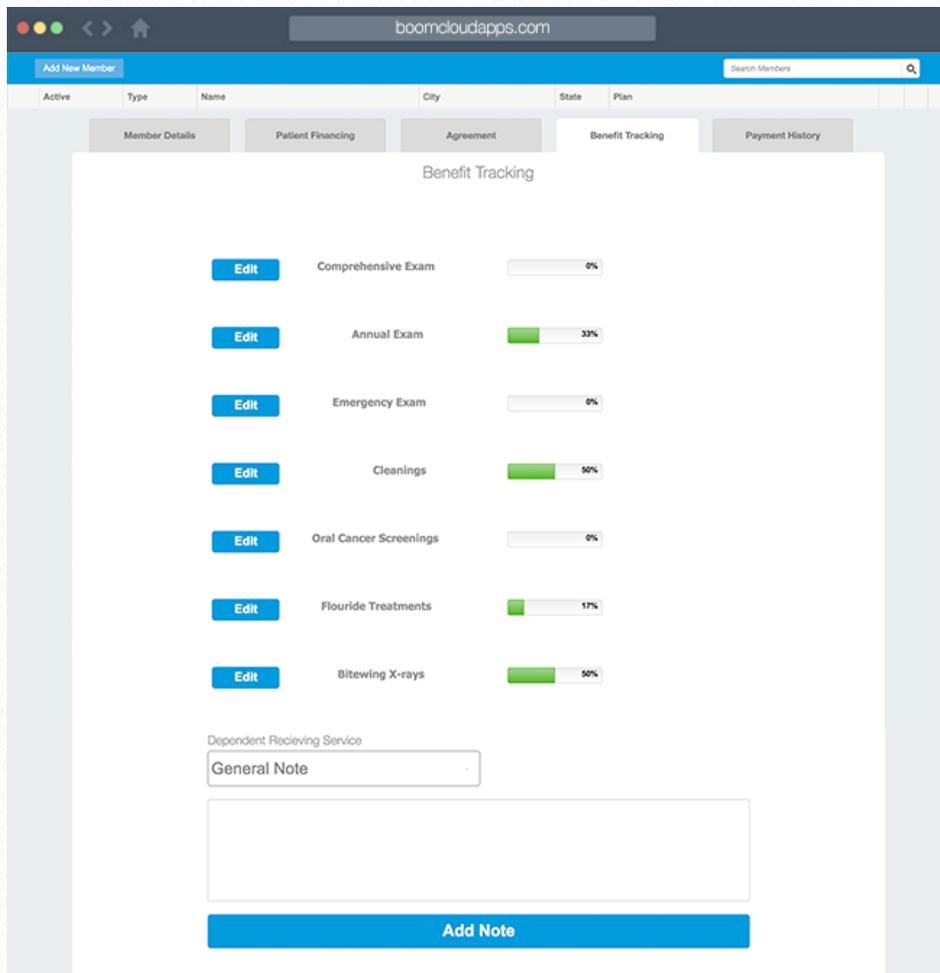
Signature: *John Ck*
 I agree to the above disclaimer as generated at the time of signing
 This document was electronically signed as displayed above online

Member Management

Automate payments, add and track unlimited members, analyze payment history and patient management.

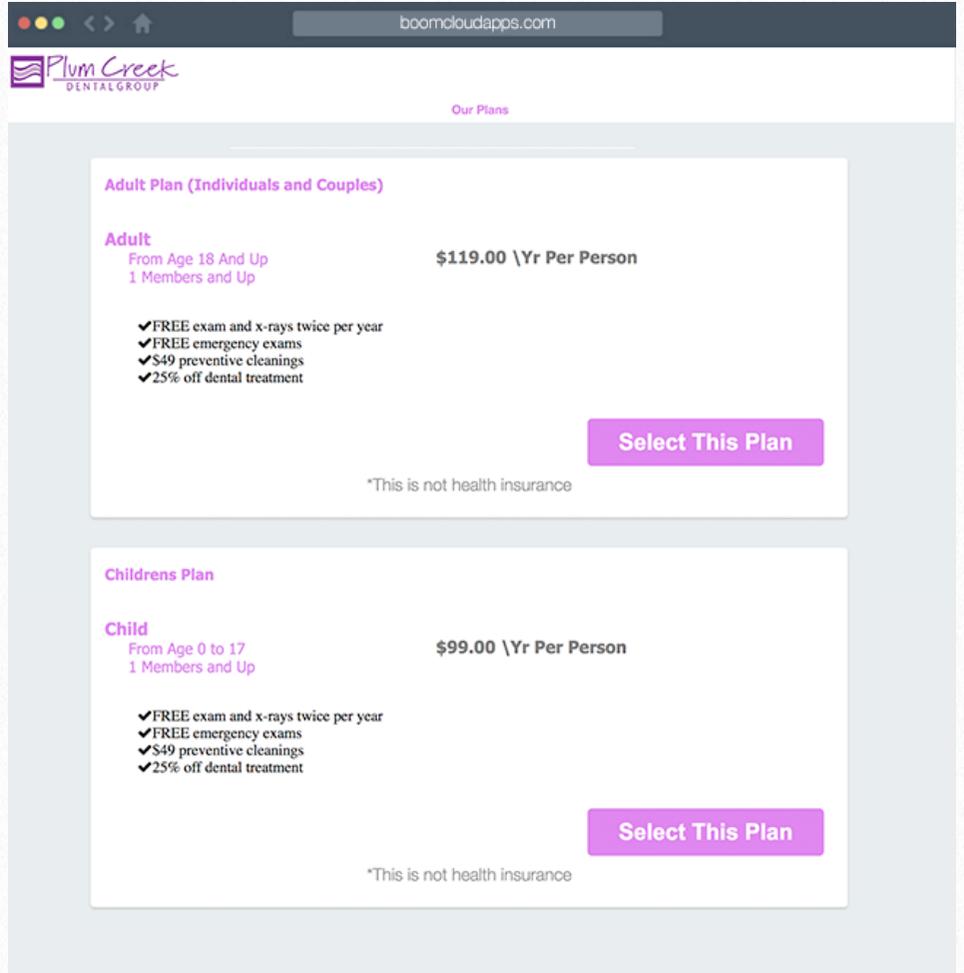
Contract Management

Organize your legal agreements with your member patients and keep them in a secure location.



Benefit Tracking

Easily track patient benefits so your practice stays organized and patients receive the care they need.



Website Integration

Integrate BoomCloud with your website so patients can sign up online.

boomcloudapps.com

Payment Details

Monthly Due Day [?]
5

Late Fee [?]
\$35.00

Total Balance
\$1,000.00

Late Fee Schedule [?]
15

Interest Rate [?]
5.00 %

Monthly Payment [?]
\$200.00

Calculate

Number of payments needed: 5

Revenue from interest: \$50.00

Pay Off Date: 8/5/2017

Next Pay Date: 3/5/2017

Next Pay Amount: \$200.00

Payment Plans

Create automated payment plans for patients who can't pay their bill in full and collect interest.

boomcloudapps.com

General Settings | Bank Settings | Billing Settings | Portal Settings | Connections | **Legal**

Your state regulations

Utah has The current provisions exempt providers of certain medical discount programs from regulation; enacts the Health Discount Program Consumer Protection Act to regulate the offer and marketing of health discount programs. Please contact your state insurance commissioner to learn about any regulations and if you need to obtain a license: <https://insurance.utah.gov/about/personnel-directory.php>
This is not legal advice. We recommend that you speak with your attorney.

Options

Allow Refunds? [?]

30 day money back? [?]

Your state requires you to offer a 30 day cancel policy

Legal Documents

Your Legal Disclaimer

I understand the benefits, limitations, exclusions and requirements of the Plan and I agree to the following: I will remain in the plan and pay membership fees for the full duration of my plan. Payment of less than the plans duration membership fees may result in my being charged usual and customary fees for all services (including those already provided) and my being charged remaining months' fees in lump sum. Fees for dental services are due as services are rendered. Fees for prosthodontic and cast restoration services are due at the preparation/impression visit. Failure to comply may result in my being charged usual and customary fees for such services. I agree to pay any and all costs in collecting all charges, including but not limited to attorney fees and court costs. Coverage must be continuous. Missing monthly payments must be made up for interrupted coverage. Last month fees are not refundable.

Save & Exit

Regulation Management

Our software will educate your practice on any known regulations in your state so your practice is compliant.

Thank You For Reading This Book!

Thanks for reading this book! I am excited for you and your practice and I hope for the best as you grow your in-house membership program. I hope that you learned at least one new thing that will help you escape the battles of insurance companies and build your own dream. If you have any questions I would love to talk to you and help you any way I can. You can contact me below:

Best,

Jordon Comstock

Founder, CEO

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