Proven Strategies to Reduce AR90+: A Guide for Billers

Dental

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Every day, dental billers juggle confusing insurance rules, ever-changing codes, and denied claims while chasing down missing information and explaining balances to puzzled patients.

Delayed AR follow-up, outdated dental billing tools, and heavy manual workloads often mean that critical accounts slip through the cracks, eating away at practice cash flow and adding stress to every end-of-month report.

If you've ever felt overwhelmed by stubborn old balances or frustrated by the endless AR paper chase, you're not alone and you're not powerless. The right tactics can tip the scales, helping billers take control and shrink that AR90+ permanently.

What Does AR90+ Mean in Dental Billing?

Aging accounts receivable in dentistry refers to unpaid balances due from both patients and insurance companies, categorized by the length of time they've been outstanding—typically into 30, 60, and 90-day buckets. Monitoring aging AR is essential for assessing a practice's financial condition and identifying risks to cash flow.

The average "AR Days" figure for dental practices is around 45 days. This reflects that most insurance claims are paid in about 30 days, with the additional 15 days accounting for processing and administrative delays. When a dental practice's AR days regularly exceed 45, it often indicates late reimbursements or internal workflow problems.

A biller's goal is to quickly identify which accounts have lingered unresolved, prioritize AR follow-up and collections, and maintain healthy cash flow for the practice. As accounts get older, the chances of collecting full payment decrease, making effective aging AR management a critical dental billing responsibility.

How AR90+ Impacts Daily Work

When heavily weighted with accounts receivable over 90 days, a biller's work becomes much more challenging and stressful.

You spend extra time chasing overdue balances, frequently making repeated AR follow-up calls to patients and insurers, resubmitting overdue dental claims, appealing denials, and untangling paperwork, rather than focusing on new collections or streamlining cash flow.

You're under constant pressure to reconcile old accounts, often resulting in longer administrative hours, less time for proactive tasks, and greater risk of burnout. As the likelihood of collecting payment drops sharply after 90 days, when pursued accounts end up getting written off, your efforts go unrewarded, further impacting overall practice collections and morale.

4 Common Dental Billing Challenges And Their Solutions

Dental billers in DSOs face several common obstacles that hinder successful AR follow-up and efficient collections.

1. Staff Turnover and Training Gaps

Challenge: High turnover or keeping up with temporary/redeployed staff often results in inherited, overdue dental claims and inconsistent AR follow-up. Without consistent training and a stable workforce, AR efforts become fragmented and less effective, increasing the risk of lost revenue and administrative burnout.

Dental Billing Tip:

- Develop and use clear SOPs for insurance billing.
- Join ongoing education (DSO courses, webinars, CE).
- Follow a checklist from appointment to payment posting.

2. Discomfort Discussing Financials

Challenge: Reluctance or discomfort with payment conversations results in lingering patient balances. Discussing financial matters can be emotionally charged, potentially leading to patient dissatisfaction or confrontation if expectations are unclear or bills are unexpected.

Dental Billing Tip:

- Train with role-play, scripts, or coaching to discuss costs, coverage gaps, and financing.
- Present payment plans (CareCredit, memberships, installments) upfront and review in writing.
- Request resources from supervisors on empathetic financial conversations.

3. Staff Complacency About Aging AR

Challenge: Accepting unresolved balances as routine makes teams less proactive about collections. Other team members' failure to complete their work can impact how management perceives your performance.

Dental Billing Tip:

- Track and highlight aging AR metrics in regular team meetings, dashboards, or reporting tools.
- Initiate incentive programs or gamification that recognize closing old claims and reducing routine write-offs.
- Seeking regular education sessions on the financial impact of unresolved AR on the dental revenue cycle.

4. Lack of AR Ownership

Challenge: No single staffer or team "owns" AR, so follow-up is neglected during transitions. This lack of ownership can color your perceived work performance.

Dental Billing Tip:

- Take turns "owning" the AR follow-up queue and report AR progress so everyone knows whose work is pending and when.
- Help document backup coverage policies to ensure continuity in follow-up, even when someone is out.
- Volunteer for designated AR roles or assist in training others to share the responsibility across the team.

By proactively applying these solutions, dental billers can close more overdue dental claims, minimize denials, and dramatically enhance the financial health of DSO-affiliated practices.

A Billers AR90+ Playbook

Mastering AR90+ challenges is just the start. Billers who adjust workflows with best practices create systems that control aging accounts. The following strategies empower billers with clear, actionable results.

Submit Accurate, Complete Claims Promptly

- Send claims within 24 hours of service.
- Verify patient insurance and eligibility before every visit using integrated, real-time tools.
- Ensure patient, insurance, and CDT data are current and match documentation and signatures.
- Attach all required supporting documents (x-rays, photos, narratives) for complex procedures.
- Use electronic submission to minimize errors and speeds processing.

Proactive Denial Management: Follow-up and Appeals

- Track claim status and follow up on any over 30 days.
- Use a structured review process to correct, resubmit, or appeal denials quickly.
- Log and analyze denial patterns to fix root causes.
- Submit complete, well-documented appeals to boost overturn rates.
- Use automation to flag overdue or high-value claims for immediate action.

Manage Daily and Weekly AR Routines

- Run and work aging reports weekly (manual or automated).
- Prioritize 90+ days claims and balances
- Follow standard patient and insurer follow-ups.

Collect Patient Responsibility Upfront

- Enforce a point-of-service collection protocol
- Offer and manage payment plans
- Communicate balances and payment expectations clearly

How AI and Automation Support Dental Billers

AI and automation are reshaping the way dental billers manage claims, collections, and reporting. AI- and automation-supported tools not only boost efficiency but also minimize errors and admin burden.

A billing team using these solutions will benefit from:

- **Streamlined Claims Processing** - AI-driven billing platforms automate verification, submissions, and payments—cutting out manual work. They flag errors, catch missing data, and prevent denials, ensuring clean claims and faster reimbursements.
- **Proactive Follow-Up and Denial Management** - Automated workflows, powered by AI, provide real-time tracking and rapid identification of delayed claims or denials. They ensure potential bottlenecks are addressed before they impact collections. AI tools prioritize urgent accounts, helping billers focus on high-value claims, while automated reminders and scheduling keep follow-ups timely and consistent, reducing manual workload and improving revenue cycle efficiency.
- **Enhancing Data Visibility and Reporting** - Enhancing data visibility and reporting means getting billing and collections information from multiple sites consolidated into a unified platform, removing the need for manual reconciliation. AI-driven dashboards then deliver instant, actionable insights on claim aging, denial patterns, and AR performance, equipping billers with a reliable single source of truth to support decision-making and clearly demonstrate results to leadership.

By applying these best practices, billers can reduce rejection rates, speed up reimbursements, and minimize lingering balances in the 90+ day column.

Access to Analytics that Uncover Workflow Inefficiencies

Advantages include:

- Transparency into the bottlenecks in claims and collections processes, allowing billers to identify and address inefficiencies that slow down cash flow.
- Access to actionable insights on key metrics such as payment turnaround times, denial rates, and staff productivity.

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- Prioritization of high-impact tasks with the highlighting of overdue accounts, frequent denial reasons, and patterns that require intervention or retraining.
- Support for proactive process improvement, from optimizing appointment scheduling and follow-up routines to adjusting billing practices based on real-time trends.
- Transparent reporting and accountability make it easier for billers to demonstrate value and performance improvements to practice leadership.
- Streamlined administrative steps that reduce billing errors, support timely communications, and collections.

Key AR Aging Statistics Billers Should Know

Understanding key AR aging statistics enables dental billers to assess their financial health, identify inefficiencies, and target improvements where they matter most. These industry benchmarks highlight what healthy collections should look like and signal when accounts receivable are becoming a liability.

- **No More Than 20% Over 60 Days:** Ideally, no more than 20% of a dental office's total receivables should be aged 60 days or more. You want to keep at least 80% of patient accounts paying on time. Still, many new clients reveal that a whopping 35% of patient accounts fall into the AR90+ category. After automating claims follow-up, denial tracking, and EOB retrieval, we can save clients hundreds of thousands of dollars, as evidenced in this case study.
- **AR Ratio Benchmark:** A "healthy" AR ratio is when total AR is equal to one month's average production (AR ratio of 1.0). For example, if a practice produces $40,000 per month, total AR should also hover around $40,000. A higher ratio signals lagging collections and possible AR management issues.
- **Internal Collections Cost:** The cost to collect aged receivables internally typically ranges from 5% to 12% of the amount collected, with some estimates as high as 15% for more aged balances.
- **Accounts Over 365 Days:** Receivables aged over 365 days are rarely collectible and are usually written off as bad debt.

InsideDesk Reduce AR90+ with Confidence

Getting AR over 90 days (AR90+) under control protects financial stability and reduces stress. Allowing old balances to accumulate not only leads to diminishing returns and higher write-off rates but also consumes valuable time and resources that could be better spent on new collections and growth initiatives.

By applying best practices—such as timely claim submission, aggressive follow-up, embracing automation, and leveraging workflow analytics—billers can swiftly shrink AR90+, boost morale, and position their practice for lasting financial health and operational success.

InsideDesk's dental revenue cycle technology transforms DSO operations by automating claims, denial, and AR management, supplying in-depth analytics, and supporting fast, informed decision-making. The InsideAssist platform streamlines claims, denial management, and EOB retrieval, so teams can focus on resolving unpaid claims instead of spending hours on manual follow-up.

With InsideIQ, DSO leaders gain powerful payer AR analytics, benchmarks, and detailed reporting that make it easy to monitor financial health, pinpoint claims workflow bottlenecks, and prioritize revenue opportunities across all locations—empowering smarter strategies and driving higher net collections.
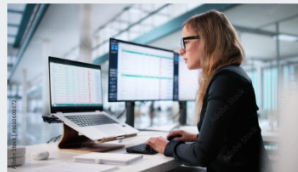
Schedule a demo to see how InsideDesk can help manage and collect your DSO 90+ day AR.

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