

Month-by-Month Checklist for Leaving PPOs

**Your Flexible, No-Fluff Guide to Making the Transition
to a Fee-for-Service Dental Practice**

**+ Bonus Letter Templates to Make Your Transition
Easier Than Ever**

Presented by



We help dental practices get more patients from blended search through short, budget-friendly SEO Sprints.

Your Month-by-Month FFS Transition Checklist: Leave PPOs. Keep Patients. Take Back Your Practice.

This flexible 12+ month roadmap gives you the **exact** action steps to transition your dental practice from PPO-dependent to proudly fee-for-service with your team, systems, and profits aligned.

How to Use This Checklist

This is not a one-size-fits-all sprint.

This is a flexible, strategic guide you can move through at your own pace.

Some dentists finish in 6 months.

Others take 18.

Your speed doesn't matter. **Your *direction* does.** Check off tasks as you complete them.
Revisit steps as needed. And don't forget: you don't have to do it alone.

Month 1–2: Assess, Audit, Align

Lay the foundation for a clean break

- ✓ Audit all PPO plans for profitability
- ✓ Identify which plans have the lowest ROI
- ✓ Use Dental Intelligence / Jarvis to pull production-by-plan data
- ✓ Track case acceptance and revenue-per-patient
- ✓ Meet with your team: explain the vision
- ✓ Assign internal “transition champions”
- ✓ Begin light front-desk scripting practice

Month 3–4: Communicate + Clean Up Ops

Prep your patient messaging + internal systems

- ✓ Draft PPO withdrawal letter
- ✓ Train team on in-office talking points
- ✓ Create and post patient FAQ sheet
- ✓ Update website copy to reflect FFS identity
- ✓ Optimize Google profile + listings for “out-of-network dentist” keywords
- ✓ Simplify billing and remove code dependency
- ✓ Launch or tighten patient review strategy (BirdEye, Weave)

Month 5–6: Drop the First PPO

The leap and the feedback loop

- ✓ Select your lowest-value PPO
- ✓ Send official termination letter
- ✓ Notify patients with confidence
- ✓ Track retention rate
- ✓ Debrief with team: what objections did patients raise?
- ✓ Adjust messaging and systems based on results

Month 7–9: Optimize, Market, Refine

Dial in your identity, double down on retention

- ✓ Analyze retention + revenue trends post-drop
- ✓ Update homepage and services messaging again
- ✓ Create or expand email nurture campaigns
- ✓ Highlight 5-star reviews that reflect value-based care
- ✓ Introduce or enhance your in-house membership plan
- ✓ Train team on advanced case presentation + financial conversations

Month 10–12: Drop the Next PPO + Scale Systems

Stack wins and stabilize

- ✓ Review data: Are you ready to drop another PPO (or two)?
- ✓ Submit withdrawal paperwork
- ✓ Notify patients + reinforce value message
- ✓ Launch new in-house plan offers
- ✓ Train on financing options (CareCredit, Sunbit)
- ✓ Establish recurring team reviews & performance-based bonuses

Month 13+: Ongoing Optimization

Protect your new model + scale with confidence

- ✓ Track monthly KPIs (case acceptance, production/patient, etc.)
- ✓ Conduct quarterly team trainings
- ✓ Stay consistent with SEO, Google reviews, and blogs
- ✓ Optimize internal workflows
- ✓ Monitor patient flow and value
- ✓ Schedule strategic planning sessions every 90 days

Practice Dashboard Template

Metric	Target	Current	Notes
Production/Patient	\$700+		
Case Acceptance	80%		
FFS Patient %	85–90%		
In-House Plan Members	20%		
Google Reviews	200+		
Team Alignment (1– 10)	9+		

BONUS: PPO Withdrawal + Patient Notification Letter Templates

These customizable letter templates will save you hours of time and give you a strong, professional voice as you begin communicating your transition.

Included:

- ✓ PPO Contract Termination Letter Template
- ✓ Patient Notification Letter (Pre-Exit Notice)
- ✓ Patient FAQs Script for Front Desk

PPO Contract Termination Letter

Short, sweet, simple.

[Your Practice Name]

[Street Address]

[City, State, ZIP]

[Phone Number]

[Email Address]

[Today's Date]

To:

[Insurance Company Name]

[Contracting Department or Provider Relations]

[Insurance Company Address]

[City, State, ZIP]

Subject: Termination of PPO Participation Agreement

Dear [Provider Relations Representative or Contact Name],

This letter serves as formal written notice that we, [Practice Name], are terminating our participation in the [Insurance Plan Name] Preferred Provider Organization (PPO) network.

As stipulated in our agreement, we are providing [30/60/90] days' notice, with the termination to be effective as of **[Insert Effective Termination Date]**.

Please send written confirmation of receipt of this termination notice, along with the final date of our in-network participation, to the contact information provided above. We will continue to provide quality care to our patients throughout the remaining in-network period.

We appreciate the opportunity to have served as a contracted provider and look forward to supporting our patients during and after this transition.

Sincerely,

[Your Full Name, DDS/DMD]

[Practice Name]

[National Provider Identifier (NPI) #: [XXXXXX]]

Tax ID #: [XX-XXXXXXX]

Quick Notes for Customization:

- Confirm your contract's required notice period (typically 30, 60, or 90 days).
- Always send the letter via **certified mail** and/or email if applicable. Keep proof of delivery.
- Some insurers may try to delay or deny the termination; this letter provides a paper trail.

Patient Notification Letter (Print / Handout)

Use these to hand to your patients in person, or through regular mail.

Version 1: Patient Notification Email Template

[Your Practice Name]

[Practice Address]

[Phone Number] • [Email Address]

[Website URL]

[Today's Date]

Dear [Patient First Name],

We want to share an important update about your dental care at [Practice Name].

As of **[Date]**, we will no longer be in-network with **[Insurance Plan Name]**.

This decision wasn't made lightly. But after careful evaluation, we've realized that participation in this insurance plan has increasingly limited our ability to provide the quality, time, and personalized care our patients deserve.

What does this mean for you?

- We'll continue to welcome you as a patient—**nothing about your care, treatment options, or our relationship has to change.**
- You can still use your benefits—we'll help you file claims as an **out-of-network provider**, and many patients continue to receive reimbursement.

- Our team will walk you through everything you need to know, and we'll answer any questions you have.

At [Practice Name], our commitment is to you, not your insurance company.

This move allows us to spend more time with each patient, offer truly personalized care, and eliminate the red tape that slows everything down.

If you have questions, call us anytime at [Phone Number], or stop by the front desk. We're here for you.

Thank you for trusting us with your health—and for being part of our practice family.

Warmly,

[Your Full Name, DDS/DMD]

[Practice Name]

✓ **Version 2: Patient Notification Email Template**

Subject Line Options:

- We Have an Important Update About Your Insurance Plan
- Your Care Comes First—Here's What's Changing
- [Practice Name] Is Moving Toward Better Care (Here's What It Means)

Hi [Patient First Name],

We want to give you a heads-up about a change that affects how we work with insurance.

As of **[Date]**, we'll no longer be in-network with **[Insurance Plan Name]**.

Why? Because we've decided it's time to remove the limitations that come with insurance contracts—so we can focus more on *you*, not the

red tape.

Here's what you should know:

- **We're still your dentist.** You can absolutely stay with us, even if we're out-of-network.
- **You can still use your benefits.** We'll help you submit claims and maximize any available reimbursement.
- **You'll still receive the same high-level care and service.** Nothing changes about our commitment to your health.

If you have questions or concerns, we're here. Our team will walk you through everything you need to know, so there are no surprises.

Thank you for trusting us. We're excited about this next chapter and honored to continue serving you with care that's personal, unrushed, and fully focused on your health.

See you at your next appointment,

[Your Name + Team]

[Practice Name]

[Phone Number] | [Website]

Front Desk & Team FAQ Script: PPO Exit Patient Questions

Tone Guidelines for the Team:

- Always speak with confidence, not apology
 - Keep responses short, simple, and patient-focused
 - Use phrases like “we still welcome you here” and “we’ll help you get the most from your benefits”
 - Never bash insurance companies—stay neutral, but firm
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FAQ #1: “Why aren’t you taking my insurance anymore?”

Team Script:

“That’s a great question. We’ve chosen to step away from that plan because it was limiting how we could care for our patients. Our focus now is on providing higher-quality, more personalized care without insurance restrictions—and that means better outcomes for you.”

FAQ #2: “So... are you still my dentist?”

Team Script:

“Absolutely! We’re still your dental home, and we’d love for you to stay with us. We’re just out-of-network now, which means you may pay up front, and we’ll help you submit claims to get reimbursed directly.”

FAQ #3: “Am I going to have to pay more now?”

Team Script:

“Not always. Many of our patients are surprised by how little changes. Some insurance companies still reimburse a good portion of your visit—even when we’re out-of-network. We’ll walk you through your options so you know exactly what to expect before anything is done.”

FAQ #4: “Can I still use my insurance here?”

Team Script:

“Yes, you can! We’ll help you file your claims as an out-of-network provider. While we won’t bill your insurance directly anymore, you can still receive benefits, and we’re happy to guide you through that process.”

FAQ #5: “Should I find a new dentist who takes my insurance?”**Team Script (with empathy):**

“That’s completely your choice—but we’d love to keep caring for you. Most of our patients stay because they value the time, attention, and quality of care they receive here. If that’s important to you too, we’ll make the transition as smooth as possible.”

FAQ #6: “Will this affect my upcoming appointment?”**Team Script:**

“Nope! Your appointment is still on. We’ll go over any financial changes beforehand, and our team will help you understand how to use your benefits moving forward. Nothing about your care changes—you’re still in great hands.”

Internal Tips for the Team:

- Always have printed FAQs and PPO exit flyers on hand for walk-ins.
- Use mirror language. If a patient is frustrated, don’t argue—*acknowledge, reassure, redirect*.
- Roleplay these weekly until they roll off the tongue naturally.

Wrap-Up Option for All Questions:

“We know this kind of change can bring up questions. That’s why we’re here—to walk you through it step by step. Our care hasn’t changed, and neither has our commitment to you.”

Want Help Customizing This Checklist for *Your* Practice?

This checklist (and the accompanying letter templates) is just the beginning.

If you want to see where your numbers stand, what's slowing you down, and exactly how to fast-track your FFS success, I'd love to help.

[Book your free strategy session](#) and get your personalized Dental Practice Roadmap that shows you:

- ✓ Where your practice stands now
- ✓ How you stack up against your local competitors
- ✓ The next 3 steps to grow without PPOs