

# How to Accelerate Collections in Dental Insurance Billing with AI



# Paper-Based Processes Delay Collections

The dental industry remains heavily dependent on manual workflows for remittance data and claim payments. According to the 2024 CAQH Index:

60%

of remittance transactions are completed manually via phone, mail, fax, or email

80%

of claim payments are still handled through non-electronic means

This results in hundreds of scanned documents—EOBs, checks, attachments—that billers, posters, and A/R teams must manually process every day.

Two main factors drive delays:

- Wait times for paper EOBs to arrive and checks to clear at the bank
- Manual processing of remittances and payments

Compared to fully electronic transactions, these delays can add 5–7 days to the collections timeline. Moreover, this reliance on paper documents prevents dental groups from using advanced AI-driven solutions, such as automated payment posting and reconciliation.

In an environment marked by rising costs, tight margins, and workforce shortages, accelerating collections is not optional—it's urgent. To scale RCM operations and maximize revenue, dental organizations must overcome the bottlenecks created by paper-based processes.

## Special Note

Reliance on paper documents directly blocks the adoption of advanced AI-driven solutions.

Until remittance and payment data—especially EOBs and checks—are digitized, dental organizations cannot benefit from automation technologies like AI-powered payment posting and automatic bank reconciliation.

# A Three-Step Solution for AI-Accelerated Collections

Digitization of All Remittance  
and Payment Data

AI-Powered Auto Reconciliation

Automated Payment  
Posting Using AI Agents

# 1. Digitization of All Remittance and Payment Data

While enrolling in **ERAs and EFTs** is a useful starting point and provides immediate cost savings (up to **\$3.83 per claim** according to the 2024 CAQH Index), it's not enough.

- ✓ Only 245 out of 800 payers currently support ERAs
- ✓ ERA data is often incomplete—especially for denials and adjustments
- ✓ Paper checks still dominate payments, leading to extended bank clearance times

The real solution is to digitize 100% of incoming payment and remittance data, including scanned EOBs and checks.

## Introduction

# AI-Powered Parser

Zentist's parser uses advanced AI to process scanned documents at scale, transforming hundreds of mixed-document pages (EOBs, checks, attachments) into a standardized digital format.

- ✓ Turns hundreds of scanned EOBs and checks into actionable digital data
- ✓ Applies contextual understanding and payer-specific field mapping
- ✓ Speeds up downstream automation and removes manual steps for staff

Once digitized, this data fuels downstream automation—eliminating manual bottlenecks and enabling AI-powered tools to perform at full capacity.

## 2. AI-Powered Auto Reconciliation

Once all remittance and payment documents are digitized, automation tools can begin to deliver their full value. Solutions like Zentist's Auto Reconciliation can then:

- ✓ Match payments, ERAs, and EOBs across sources
- ✓ Flag missing payments, underpayments, or incomplete remittances
- ✓ Eliminate the need for reconciliation spreadsheets
- ✓ Connect payment data to financial systems for faster month-end close

### Impact:

Saves finance and RCM teams hours each week and reduces revenue leakage from unposted or misapplied payments.

### 3. Automated Payment Posting Using AI Agents

AI-powered automation can handle payment posting with speed and accuracy. For example, Zentist's AI Posting Agents operate directly within practice management systems to:

- ✓ Post payments, adjustments, and write-offs with high accuracy
- ✓ Interpret and post complex scenarios like downgrades and batch procedures
- ✓ Eliminate posting delays and reduce human error

## Real-World Impact

*“I see payments posted super-fast due to automation. It is leading to faster balance-billing with patients and is improving our cash flow. We actually got our first bonuses last month for increased collections.”*

RCM Manager, Ponce Dental Studio, Atlanta, GA

## Result:

Accelerated revenue recognition and improved cash flow. Practices also free up team capacity to focus on patient financial experience and strategic initiatives.

# Need Help Starting?

AI is only as powerful as the data it can access. In a landscape still dominated by paper, **digitization is the key that unlocks AI's full potential in dental RCM.**

By combining advanced document parsing with automated reconciliation and AI-powered posting, Zentist delivers an end-to-end solution for accelerating collections—helping DSOs reduce A/R days, improve cash flow, and scale efficiently.

**Ready to Cut 5–7 Days Off  
Your Collections Timeline?**

**Book Your Demo Now**

