4R

R1 **Role**

R2 **Responsibilities**

R3 **Results**

R4 **Requirements**

Financial Coordinator

Help families understand costs and keep accounts on track.

Team **Front office**

Reports to **Office Manager**

Inside **4R, interview guide, 90-day plan, job post**

R1 The role

As Financial Coordinator at [Practice Name], you help patients and families understand their orthodontic costs and manage payments throughout treatment. You are part of the front office team and report to the Office Manager. You work closely with the Treatment Coordinator, Scheduling Coordinator, clinical team, and insurance contacts to keep treatment agreements, benefits estimates, and patient accounts accurate. This seat exists to make financial conversations clear and respectful while keeping collections and account follow-up on track.

R2 Responsibilities

Financial Conversations

- Explain doctor-approved treatment fees, estimated insurance benefits, and approved payment options for braces and aligners in plain language.
- Coordinate with the Treatment Coordinator to answer financial questions during consults and complete financial arrangements for same-day starts.
- Review treatment agreements and payment authorizations with the responsible party, confirm completion, and save them in the patient record.
- Follow up with families on the pending list about unresolved financial questions and document the next step without pressuring them to start treatment.

Patient Accounts

- Set up payment schedules and authorized recurring payments to match signed orthodontic treatment agreements.
- Post patient payments accurately and provide receipts while protecting payment information through practice-approved systems.
- Contact families about declined payments and past-due balances using approved language, document each conversation, and escalate exceptions to the Office Manager.
- Review account changes related to treatment transfers, early discontinuation, replacement retainers, or additional aligners and obtain approval before adjusting charges or issuing refunds.

Insurance Follow-Up

- Verify orthodontic benefits before financial presentations, including lifetime maximums, age limits, waiting periods, and coverage for treatment already in progress.
- Explain that benefit estimates are not payment guarantees and clarify the family's responsibility under the treatment agreement.
- Submit orthodontic claims with required supporting records and track scheduled insurance payments throughout treatment.
- Investigate unpaid or denied claims, follow up with insurers, and update families and the Office Manager when expected benefits change.

Reconciliation and Teamwork

- Reconcile daily payment postings against practice-approved payment reports and report discrepancies to the Office Manager.
- Review upcoming bonds, aligner deliveries, adjustments, debonds, and retainer visits for unresolved account questions and coordinate private follow-up without directing clinical care.
- Maintain accurate financial notes and share only the account information teammates need for consults, scheduling, and patient handoffs.
- Prepare collection, aging, and outstanding insurance reports for the Office Manager and flag accounts that need a decision or additional follow-up.

R3 Results at 90 days

Clear Financial Agreements	Families begin orthodontic treatment with documented fees, payment terms, and an understanding of estimated insurance benefits. Measure: The Office Manager audits [number] new-start accounts per week for [goal] % completion of signed agreements, required authorizations, and documented financial reviews.
Accurate Patient Account Records	Patient charges, payments, approved adjustments, and account notes match the supporting records. Measure: The Office Manager reviews [number] accounts per week for [goal] % accuracy and checks daily reconciliation logs for unresolved discrepancies older than [number] business days.
Consistent Patient Collections	Patient payments stay on the agreed schedule through timely posting and respectful follow-up on missed payments. Measure: The Office Manager reviews monthly patient collections against scheduled patient payments for a target of [goal] % and tracks past-due patient balances against a practice-set goal of [goal] % or less.
Timely Insurance Follow-Up	Orthodontic claims and expected insurance installments receive documented follow-up until payment or resolution. Measure: The Office Manager checks the insurance aging report weekly for [goal] % of claims and overdue installments worked within [number] business days of the practice's follow-up trigger.
Reliable Financial Handoffs	The team has clear financial next steps for pending consults, planned starts, and active treatment accounts. Measure: The Office Manager audits [number] pending-list and upcoming-start records per week for [goal] % completion of a documented financial status, next action, and follow-up date.

R4 Requirements

Essential skills

- **Financial communication.** Explain orthodontic fees, payment options, and insurance estimates clearly while listening without judgment.
- **Account accuracy.** Reconcile payments, review balances, and identify discrepancies in patient ledgers and reports.
- **Insurance follow-up.** Read benefit information, track orthodontic claims and installments, and document payer conversations.
- **Organization and software.** Use practice management software, spreadsheets, and approved payment systems to manage follow-up tasks and protect patient information.

Qualifications

- Experience handling billing, payments, accounts receivable, or similar financial responsibilities in a patient-facing or customer-facing setting.
- Orthodontic or dental front office experience preferred, with willingness to learn orthodontic contracts and benefit payment schedules.
- Experience handling confidential financial information and following documented payment, privacy, and approval procedures.

Attributes

- Empathy and discretion when discussing a family's budget or overdue balance.
- Dependable follow-through and attention to small details that affect patient accounts.
- A calm, teachable approach that supports teammates and welcomes feedback.

Interview guide

Six questions tied to the 4R. Ask for a real example every time, then check the answer against R3.

01 Sensitive Financial Conversations

Tell me about a time a patient or customer was upset about a bill or could not afford the proposed payment arrangement, including what you said and how the conversation ended.

Listen for: A strong answer shows respectful listening, clear explanations, options within policy, and follow-up without pressure or promises beyond the person's authority.

02 Account Accuracy

Describe a time you found a payment posting error or an account discrepancy, including how you investigated it and confirmed the correction.

Listen for: A strong answer shows a methodical review of source records, appropriate approval, documented corrections, and a check that the account reconciled.

03 Insurance Problem Solving

Tell me about a time an insurance payment or another third-party payment was delayed or denied, including how you pursued it and kept the affected person informed.

Listen for: A strong answer shows persistent, documented follow-up, attention to payer requirements, and honest communication about uncertain payment.

04 Start Day Coordination

Describe a time a patient or customer wanted to proceed that day but financial paperwork or payment arrangements were incomplete, including how you coordinated with your team.

Listen for: A strong answer shows timely teamwork, accurate documentation, respect for approval limits, and no shortcuts around required agreements or authorizations.

05 Follow-Up Discipline

Tell me about a time you managed a large list of overdue accounts or unresolved requests, including how you prioritized the work and tracked results.

Listen for: A strong answer shows a repeatable follow-up system, clear next actions, appropriate escalation, and evidence that fewer items were left unresolved.

06 Privacy and Judgment

Describe a time someone requested sensitive account information or an exception you were not authorized to provide, including how you responded.

Listen for: A strong answer shows verification of access, discretion, adherence to policy, and escalation to the right person while remaining helpful.

90-day training plan

Hand this to your new hire on day one. Training starts on the hire date and runs through a 90-day review against R3.

Days 1 to 30

Learn Systems and Financial Workflows

- Train with the Office Manager on privacy procedures, payment handling, approval limits, daily reconciliation, and the practice's financial policies.
- Shadow the Treatment Coordinator during consults and same-day starts to learn braces and aligner fee presentations, agreements, and financial handoffs.
- Practice benefit verification, payment posting, and account documentation with the Office Manager reviewing each task before it is finalized.

Days 31 to 60

Manage Accounts With Guided Review

- Handle routine financial reviews, signed agreements, and payment setup with the Office Manager checking accuracy and coaching patient conversations.
- Work assigned past-due accounts and outstanding orthodontic claims with the Office Manager reviewing follow-up notes, priorities, and escalations weekly.
- Coordinate financial handoffs for pending consults, bonds, aligner deliveries, and debonds with the front office team under the Office Manager's supervision.

Days 61 to 90

Own Workflows and Demonstrate Accuracy

- Manage the routine financial workflow independently within approved policies, with the Office Manager auditing a sample of accounts each week.
- Present collection, aging, insurance follow-up, and reconciliation reports to the Office Manager and recommend one practical workflow improvement.
- Complete a 90-day review with the Office Manager using the role's agreed measures and identify any remaining training needs or approval limits.

90-day review date: [date] **Trainer:** [name]

Team member signature _____ Date _____

Manager signature _____ Date _____

Job post, ready to publish

Fill in the brackets and post it on Indeed, your website and your social pages.

Now hiring

[Practice Name] is hiring a Financial Coordinator

A great orthodontic experience includes knowing what treatment costs and what happens next. Join our front office team to make money conversations less awkward and help families feel informed from their first consult to their retainer visits.

You're a fit if

- You can talk about money with warmth, clarity, and zero judgment.
- You enjoy getting the numbers right, including finding that one payment that landed in the wrong place.
- You follow through on calls, claims, and promises without needing a reminder.
- You bring billing or payment experience and are ready to learn our orthodontic systems.
- You like helping teammates, asking good questions, and sharing a laugh while keeping patient information private.

What you'll do

- Explain braces and aligner fees, estimated insurance benefits, and approved payment options alongside our Treatment Coordinator.
- Prepare treatment agreements and payment schedules, including financial arrangements for same-day starts.
- Post and reconcile payments, follow up on overdue balances, and track orthodontic insurance claims and installments.
- Keep account notes and financial handoffs clear, and bring questions or exceptions to the Office Manager.

What we offer

- Pay: [pay range].
- Benefits: [benefits].
- Schedule: [schedule] at [location].
- Training and support: [training details], with guidance from the Office Manager.

Send your resume and a short introduction through [how to apply].