

Your real files, every dollar found

Most tools stumble on real exports: a report with no claim numbers, payment files that spell the insurer three ways, money quietly taken back. Owedex reads them the way they really come, and every dollar it finds is traced. Try it with the Pecan Grove office kit: one made-up Texas office's files, exactly as Open Dental, four insurers and a bank write them.

Open Dental, as exported

The Outstanding Insurance Claims report has no claim numbers. Owedex matches each insurer payment to its claim by patient and date of service.

Money taken back, traced

Recoupments and reversals repaid for less, each tied to the claim it came from, with what to ask.

Every leak, one page

Downcodes, denials nobody appealed, card fees, take-backs and a payment that never reached the bank.

Before you start: create your free account at app.owedex.com (Guide 0, about 2 minutes). You land in Owedex's demo office, **Bluebonnet Family Dental (made up)**. Every patient, claim and dollar in it is made up, so you can try everything without your own data.

The pictures were taken on Wednesday, October 7, 2026. The demo's dates move with today's date, so your dollar amounts and dates will be different. The steps and screens are the same.

In this guide

1. Start the free check
2. Add the kit
3. See every leak
4. Send the owner the summary
5. Money taken back, traced
6. A payment that never arrived
7. The virtual card
8. Matched without a claim number

Step by step

1

Start the free check

Click **Run the free check on your own report** , type the office name, then **Next: add your files** .

2

Add the kit

From **Pecan Grove office kit (made up)** , add **2 - Open Dental outstanding insurance claims.txt** to **Outstanding claims report** , the four **.835** files to **Insurer payment files** , and **4 - bank statement.csv** to **Bank statement** .

What Owedex said for each file:

- 2 - Open Dental outstanding insurance claims.txt · 10 claims read · 10 new · 0 updated · phone/email for 2 insurers saved (see Today and Settings)
- 3a - MetLife payment 2026-10-02.835 · 1 payment · matched 3 claims: 2 paid and closed, 0 denied · 1 downcoded (add your fee schedule to see the dollars) · 3 matched by patient and date of service · the insurer took back \$40.00, traced to the claim (see Money to the bank)
- 3b - Delta Dental payment 2026-10-05.835 · 1 payment · matched 3 claims: 0 paid and closed, 2 denied · 0 below contract · 3 matched by patient and date of service · the insurer took back \$80.00, traced to the claim (see Money to the bank)
- 3c - Cigna payment 2026-10-03.835 · 1 payment · matched 1 claims: 1 paid and closed, 0 denied · 0 below contract · 1 matched by patient and date of service
- 3d - Guardian payment 2026-09-18.835 · 1 payment · matched 1 claims: 1 paid and closed, 0 denied · 0 below contract · 1 matched by patient and date of service
- 4 - bank statement.csv · 6 insurance deposits kept · 2 insurer payments followed to the bank · 1 not in the bank (\$192.80)

3

See every leak

Click **Today** . Five numbers: paid too little, downcoded, denied and not appealed, card fees, and money taken back.

PAID TOO LITTLE

None found

below contract or usual pay

DOWNCODED

1 claim

paid as a cheaper code

DENIED, NOT APPEALED

\$1,615

2 claims waiting for a letter

CARD FEES

\$5

on \$180 paid by card (estimate)

TAKEN BACK

\$120

2 take-backs, traced to claims

4

Send the owner the summary

Totals only, no patient names.

Your free check is done

Share the result with your dentist or office owner. Totals only: no patient names.

Owedex free check for Pecan Grove Family Dental (made up) (Oct 7, 2026)

Insurers owe \$3,865 across 5 open claims. Owedex can likely recover \$2,032.

\$3,730 is more than 60 days old.

Downcoded (paid as a cheaper code than you billed): 1 claim.

Denied and not appealed yet: \$1,615 on 2 claims.

Taken back by insurers from later payments: \$120 (2 take-backs), each traced to its claim.

Paid by virtual card: \$180 in 1 payment, about \$5 lost to card fees (estimate at 3%).

Copy the summary

5

Money taken back, traced

Click **Money to the bank**. Each take-back shows the claim, the insurer's claim number, the payment it came out of, and what to ask.

Money insurers took back

\$120.00

Taken out of later payments or reversed and repaid for less, each traced to its claim from the payment files.

\$40.00 MetLife Dental · recoupment

Claim 1004/3310 (insurer's claim 2026190444002) · not in the claims you added · from payment EFT0099123 (Oct 2, 2026)

MetLife Dental took \$40.00 out of this payment for claim 1004/3310. Ask the insurer which payment it corrects and why, in writing. Some states limit how long after paying an insurer may take money back (for example 12 months in Connecticut and 180 days in Indiana, 2026); check your state's rule (verify).

\$80.00 Delta Dental of Texas · reversed and repaid for less

Claim 1088/4501 (insurer's claim DD26252000077) · not in the claims you added · reversed \$600.00, repaid \$520.00 · from payment 1DD26278000555 (Oct 5, 2026)

Delta Dental of Texas reversed its \$600.00 payment on claim 1088/4501 and repaid \$520.00: \$80.00 less. Compare the two EOBs; if the first was right, appeal the correction.

MetLife took **\$40.00** for an older claim (1004/3310). Delta reversed **\$600.00** and repaid **\$520.00: \$80.00** less.

6

A payment that never arrived

Guardian says it paid \$192.80 on Sep 18. Seven business days later it still isn't in the bank.

Insurer says it paid; money not in the bank

1

\$192.80 • Guardian • ACH • trace GDN0918731

Paid Sep 18, 2026 • due in the bank by Sep 29, 2026 • 6 business days late • 1 claim

Insurer says it paid; money not in the bank. Call Guardian with trace GDN0918731 and the payment date.

Payment trace request

I asked the insurer

Once you've sent the trace request or called.

7

The virtual card

Cigna paid \$180.00 by card. The bank shows a card payout of \$174.60. Confirm it, and the \$5.40 fee is counted.

Possible matches: confirm

1

These card payouts fit a virtual-card payment, but the payout doesn't name the insurer: it may be patient card sales. Owedex doesn't count them as in the bank until you confirm.

\$174.60 deposited Oct 6, 2026 • for \$180.00 • Cigna Dental • card • trace VCARD6618203

BANKCARD DEPOSIT MID ****8812 BATCH 0331

card payout minus \$5.40 fee (3.0%)? The payout doesn't name the insurer: card processor payouts are often patient card sales

Yes, this is it

Not this one

8

Matched without a claim number

Open a paid claim in the **Work queue** (**Done**). Its history says it was matched to the insurer's payment by patient and date of service.

History

- Owedex • paid by insurer \$160 (payment file) just now
- Owedex • matched to the insurer's payment by patient and date of service (your report has no claim number) just now
- Owedex • flagged 7 h ago

How sure is the match? Owedex matches by last name, first initial and date of service only when exactly one claim fits. If two claims for the same patient and day both fit, the billed amount must agree too. Otherwise nothing is matched; it never guesses.

How Owedex works this out

- The kit's answer key lists every planted dollar; Owedex's tests check it finds exactly those, in the browser and in the Owedex cloud.
- Insurer names are unified across files: METLIFE / MetLife Dental, DELTA DENTAL INSURANCE COMPANY / Delta Dental of Texas, CIGNA HEALTH AND LIFE INS CO / Cigna Dental.
- Take-backs come from the payment file itself: PLB WO recoupments name the older claim, and reversals are paired with their corrected payment.