

Dental Insurance: The Facts



Dental insurance is playing an ever changing role in helping people obtain dental treatment. Since we strongly feel our patients deserve the best possible care we can provide, and in an effort to maintain a high quality of care, we would like to share some facts about dental insurance with you.

FACT #1: Dental insurance is NOT meant to be a PAY-ALL; it is only meant to assist you in the payment of your preventative & basic dental care.

FACT #2: Many routine dental services are NOT a covered expense and are excluded or limited by the policy description. These services, when recommended are necessary for your treatment and well-being, and should not be interpreted as “unnecessary” because the insurance company does not provide for your care.

Fact #3: Insurance is a contract between you and your employer. The benefits your plan pays is largely determined by how much your employer is willing to pay for the plan. The less they pay for the insurance, the less you will receive. Many plans state that you will be covered “up to 50%, 80%, or 100%.” In spite of what you are told, we have found that many plans pay less than that depending on their established fee schedule. The insurance company’s fee schedule rarely matches those of community dentists.

Fact #4: Insurance companies established “Usual and Customary” fee schedules may or may not have an accurate relationship to what “usual and customary” fees are for a given area. It has been the experience of many dentists that some insurance companies tell their insured that “fees are above the usual and customary fees”---rather than say to them that “our benefits are low”. This may be so, because there are various ways and calculations by which the company establishes their usual and customary fees. Therefore, it is possible that different insurance companies will have different usual and customary fees even in the same geographical area. Our fees may be within one company’s and not with another company’s usual and customary fees. Remember, you only get back what your employer puts in, less the profits of the insurance company.

In approximately 40 years that dental insurance has existed, we have seen the maximum yearly allowable benefit limit remain at \$1000 (for most plans). The premiums paid, however, have risen and kept pace with inflation. So, where’s the money going? Yes, the insurance companies keep it! Do you realize that \$1000 adjusted for inflation from the mid-1950s comes to just over \$7000 today?

We are obligated to provide you with the very best of our care, skill and judgment. Insurance limitations will not cloud our ability to recommend and provide you with excellent care.

The insurance company is in business to make a profit from selling health care. We believe that when your insurance company makes recommendations to your employer on costs this limits treatment. These are some of the ways they cut cost, with your employers consent:

- Exclude the benefit from your policy
- Limit the services on an annual basis (fluoride once a year rather than twice a year)
- Provide only a small amount of coverage (80% to 50%)
- Recommend an alternative treatment to limit benefits and save money (amalgam (silver) fillings instead of resin (white) fillings)
- Alternate benefits on x-rays (pay for your procedures using a cheaper procedures)

Please carefully consider who you want to be making your health care decisions: the insurance company or your personal dentist. You can count on us not to compromise your diagnosis or treatment.

Fact #5: Most insurance programs run on a calendar year system. As the year progresses you pay, be it directly or indirectly, premiums for the “right” to receive a “benefit”. Please understand that premiums paid this year expire on December 31st. You are **never** allowed to go back and claim benefits that were paid for but unused from a previous year. Remember too that deductibles start all over again January 1st. The simple truth at the end of the year is that **Dental insurance is a “use it or lose it” proposition.**

Please call our office if you need assistance in making the most of your dental insurance. Also talk to your HR Department to renegotiate your benefits.