

What Every Patient Should Know About Dental Benefits

Myth: Dental insurance is similar to medical insurance.

Fact: Dental benefits can help pay for limited services such as preventive care and some single tooth or single quadrant dentistry within a calendar year, but dental benefits are so limited that they pay for a very small percentage of the fees for multiple tooth dentistry and complex treatment plans. Some dental procedures are not covered at all by dental benefits.

Myth: I should ask the doctor to limit treatment to those items covered by my dental benefits.

Fact: We have an ethical obligation to diagnose and share our findings with you. We base treatment recommendations on the needs of the patient, not the limitations of the benefits. We respect your right to make decisions regarding your oral health, but we want you to be totally informed.

Myth: If the doctor is not on my plan, I will not receive any benefits.

Fact: It all depends on the plan. Even if we do not work directly with a particular plan, we will submit the claim for you. We ask that you pay us your estimated co-pay at the time of service, and it is possible – although not guaranteed – that you will receive some reimbursement from the insurance company.

Myth: Insurance companies are a good source of information regarding dental fees.

Fact: Insurance companies base their “usual and customary” fees on averages. The companies have no incentive to keep these statistics up to date (because it would cost them more money), and our practice is not average. The fees you pay here reflect the quality of the care you receive.

Myth: If there is a big difference between your fees and the amount the insurance company will pay, then your fees must be too high.

Fact: Insurance company maximums have barely increased in the last thirty years! During that time, there have been many scientific advances in dentistry that we incorporate in our practice for your benefit. We provide 21st century dentistry, and we are certain that you would not like us to turn the clock back and only offer you what was available in the 1970's.

Myth: I have 100% coverage.

Fact: There is no such thing as full coverage. However, we will do everything possible to help you maximize your benefits. We will also work with you and offer you several options to help you stretch out payments over time, through 3rd party financing.