

FACTS ABOUT DENTAL INSURANCE

Dental insurance is rapidly playing a larger and larger role in helping people obtain dental treatment. Since we strongly feel our patients deserve the best possible dental care we can provide, and in an effort to maintain the highest 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's only meant to be an aid.

FACT #2: Many plans tell their insured that they'll be covered "up to 80% or up to 100%". In spite of what you've been told, we've found that **most plans cover about 40% to 60%** of an average fee. Some plans pay more – some less. **Determining Benefits.** The amount your plan pays is determined by how much your employer paid for the plan. The less the Employer paid for the insurance, the less you'll receive in insurance benefits.

FACT #3: It has been the experience of many dentists that some insurance companies tell their customers that "**fees are above the usual and customary fees**" rather than saying to them that "**our benefits are too low**". Remember, you get back only what your employer puts in less the profits of the insurance company.

FACT #4: Many routine dental services are **NOT** covered by insurance carriers.

FACT #5: Insurance companies will often "**down-code**" a procedure in order to pay less. A common example is when an insurance company will only pay a composite filling at the rate of a silver filling. Your dentist wants to provide the BEST dentistry; your insurance wants CHEAP.

FACT #6: Dentists charge the **same fees** to all their patients, regardless of the insurance coverage. At times, the fee paid by the insurance company may be lower than the fee charged by the dentist, depending upon the benefits allowed by the policy.

FACT #7: Your insurance company will sometimes try to encourage you to use a "**Preferred Provider**". These dentists are "**preferred**" by the insurance company because they have agreed to cut their fees in order to get more patients. This doesn't sound so bad unless you understand that Preferred Providers often use **cheap materials, cheap foreign dental labs, and the cheapest staff they can find** in order to make a profit. The result is **cheap dentistry** that will often need to be redone. The old caveat "Buyer Beware" applies here.

