

Facts You Should Know About Your Insurance

Dental insurance has played a role in helping people obtain better care. Since we strongly feel that our patients deserve the best possible treatment 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 companies do not intend for their plans to cover all expenses. Their plans serve only as an aid toward acquiring better care. What they don't cover is your responsibility.

Fact #2: Many dental plans tell their insureds that they will be covered "up to 80% or up to 100%." In spite of what you are told, most dentists find that the majority of plans cover about 30-40% of an average fee. Some plans pay more, some pay less. The amount your plan pays is determined by how much you or your employer paid for the plan. The less that is paid for the insurance premium, the less you benefit.

Fact #3: Many dental services are covered a specific number of times in either a calendar or a fiscal year. For example, cleanings may be covered only once every 6 months or twice a year. This does not mean your mouth does not need a cleaning done more frequently. This limitation is a financial decision by your insurance plan, not a decision based on what is best for your health. Also, there is no such thing as a "free cleaning."

Fact #4: Some insurance companies tell their clients that "fees are above the usual and customary fees" rather than saying to them that "our fees are too low." Many insurance plans have not been updated in many decades and in the past several years, costs of supplies and labs have gone up yet reimbursements from dental plans have stayed the same or decreased. In our office, we do not view our patients as "usual and customary," but as quality people who expect quality dentistry that shouldn't be dictated by insurance companies. Insurance companies are a "for-profit" company and design dental insurance benefits with that in mind.

We will fill out and file insurance forms at no charge. We will do all we can to assure you of maximum benefits, but bear in mind that the insurance company is responsible to you and you are responsible to us for your account. We cannot render service on the assumption that the charges will be paid by the insurance company and are not responsible for knowing the details of your plan.

If you have any questions regarding your insurance, we ask that you contact your employer or insurance carrier regarding the specifics and details of the plan it is conducting on your behalf.