

What Is Dental Insurance? How Does It Work?

• Introduction

Dental insurance is a highly complex area that creates confusion for many dental patients. The complexities of dental insurance and the lack of sufficient information provided by some insurance companies make it almost impossible for some patients to properly understand their benefits. Even more confusing is understanding how to properly work with your insurance company to achieve the highest level of benefits to which you are entitled.

• What is Dental Insurance?

Dental insurance is a contract between your employer and a dental insurance company. The benefits that you will receive are based on the terms of the contract that were negotiated between your employer and the dental insurance company and not your dental office. The goal of most dental insurance policies is to provide only basic care for specific dental services. The services selected are based on the cost of the policy to your employer and the negotiated arrangements with the dental insurance company.

The benefits that you receive from the dental insurance company for your current insurance plan have nothing to do with you or achieving a high quality complete result.

Because the benefits you currently have are decided between your employer and the insurance company, many services are not covered. The selection of non-covered services is not based on what you need or want, but is based strictly on the contract with the insurance company.

This is why so many dental patients become confused about dental insurance. Dental insurance companies rarely cover one hundred percent of any dental fee and, in many cases, cover less than fifty percent or nothing at all.

• Covered & Non-Covered Services

Unfortunately, your dental insurer will not cover some of the services that you may need or want. Our goal is to help you achieve and maintain optimal dental care, which is not necessarily the goal of your dental insurance company. The goal of the insurance company is to provide only the negotiated benefits for the specifically selected services.

The reimbursement mechanism from your dental insurance company is merely a mathematical formula as to which benefits you will receive and the percentage of the dentist's office fee that will be paid. We do not want to compromise your care based on restraints placed by an insurance company.

Another fact that most dental patients do not realize is that each dental insurance plan has a dollar amount limitation each year. Once this limit is reached, your insurance company will cover no other services regardless how essential the service may be to your dental health.

• How Our Office Helps

Our office will do everything possible to help you understand and make the most of your dental insurance benefits. We realize that dental insurance is complex and that it is extremely difficult to understand how to make it work or even to work with certain dental insurance companies. That is why we provide full assistance to you.

Our office will complete and submit dental insurance forms to the company to achieve the maximum reimbursement to which you are entitled and will work diligently to make this happen as quickly as possible.

Please be aware that some dental insurance companies take longer than others to complete payment. If necessary, our office will contact the dental insurance company, or we may request your help in this matter.

• **Pre-Determination Policies**

Many insurance companies try to control the amount of dentistry you receive by requiring authorization for procedures in advance. Our office will do everything possible to help you maximize the insurance benefits to which you are entitled.

In most cases, we can begin treatment prior to receiving an authorization from the dental insurance company. However, patients need to understand that in the event the dental insurance company refuses to pay for treatment, you are responsible for all fees. Naturally, we always provide you with the full fees in advance so that you know the exact cost of the treatment.

Like you, we recognize that the authorization process is often times consuming and unnecessary.

• **Elective Treatment**

Dental insurance companies do not typically cover some services. These include cosmetic dentistry, implants, occlusion or bite redesign, and other services. Although these are important dental services that can greatly enhance the quality of life of our patients, dental insurance companies do not feel that they should have to pay for these services. That is why these services are rarely included in contracts with your employer.

• **Ask Us for Help Any Time**

Anytime you have a question about your dental insurance, please feel free to ask us. We recognize that dental insurance is becoming more complex and more difficult to understand everyday. This is often due to the quest by the dental insurance companies to reduce costs through continual changes. Keep in mind that the dental insurance companies are not concerned about coverage for optimal dental care, but provide coverage for only a limited number of basic services.

Our Philosophy:

Our office remains dedicated to providing optimal care for every patient and working with you to achieve that goal. We pride ourselves on helping you in any way and in continuing to provide the quality of care to which you have been accustomed.

Please let us know if you have any questions – it will be our pleasure to help you.