

The “Truth” About Your Dental Insurance Coverage

We typically deal with the kind of insurance that allows you to select the dental office of your choice. When you have the freedom to select a dental care provider, you and your family are rewarded in several important ways:

1. You can select the team that treats you the way you want to be treated.
2. You can select the office that is convenient for you to access.
3. You can also select the type and scope of treatment unhindered by the many limits and restrictions imposed by insurance companies

Clearly, these are good things that will save you time, money, and aggravation in the long-run.

At Preston Bend Dental, we gladly file your insurance at no charge. By calling your insurance carrier, we can usually obtain estimates on how much your insurance will pay for the procedures you need. Furthermore, we are happy to explain to you how you can utilize your insurance benefits in our office. Dental insurance is quite complicated and very different than medical insurance. We would like to summarize the “truth” about your dental insurance.

Dental insurance is designed to help defray some of the costs of dental care; it is supplemental not absolute. Your dental insurance, in particular, is based upon a contract between your employer and the insurance company. The amount of benefits provided is determined by the plan chosen by your employer. If you feel your insurance coverage is inadequate, you may wish to discuss this with your employer. Incidentally, most insurance carriers have not increased their annual caps on benefits in thirty years. But as you know, everything, including dental care, has become a lot more costly over this time period. Even with the very best dental insurance, there will often be co-pays on your part. That is normal in the industry.

Furthermore, it is important to note that although your insurance will state that they pay 100%, 80%, or 50% for certain services, they do not indicate what the fee is for these services. So 100% of “X” is really not useful information, as we are never told what “X” is. Your insurance company may state that our fees are too high relative to their fee schedule. But our fees are fair market prices for quality dental care in the area. Insurance company fee schedules are not updated frequently and are often based on the lowest fees in the area.

We have been proactive in asking insurance carriers to be up-front about how much they will pay for your dental care, rather than hiding behind “percentages” and “usual and customary” fees. It has been challenging partly because insurance companies are in the business of making money and do not want to reveal such information. We encourage you to be involved and demand that your insurance company give you (or us) a straight answer so that you know how much your out-of-pocket expenses will be.

We look forward to having you join, or be a continuing part of, our family of patients and we look forward to helping you maximize your dental insurance coverage in our office