

DENTAL INSURANCE

Dental Insurance is a wonderful benefit for those who are fortunate enough to have a policy provided by their employer. Dental insurance coverage has allowed us to help our patients maintain a higher standard of oral health, while also making it financially easier for our patients to achieve the level of dental health that they desire.

Dental insurance, like most things, does have its limitations. Dental insurance benefits are subject to a cost/benefit negotiation between the insurance carrier and your employer. The benefits provided in a given policy are directly related to the cost of the policy. If the employer is willing to pay high enough premiums, you can receive a policy that includes normal fee schedules, low deductibles, high coverage's (80% to 100%) and few exclusions. If the employer wants to decrease the cost of the policy, the insurance carrier provides policies with discounted fee limits, higher deductibles, lower coverages and more exclusions in the treatments covered. The attached comparison of insurance plans shows how much these plans can vary.

Prior to beginning your treatment, our administrative staff calls your carrier to confirm eligibility and benefits. We compare this information with our data on your carrier from your previous claims, other patient's claims, and third party information sources, to try to determine what your carrier will cover and what you will be responsible for. Some carriers that use predetermined fee limits will share this information, but most will only give us the percentage coverage you have. The best way for you to know what your policy will cover is to request a copy of your policy's fee schedule and all exclusions or limitations on treatments covered. With this information you will be fully informed as to your benefits, and we can determine exactly what your carrier will pay.

In the end, your dental insurance is a contract between you and your carrier. While our office accepts assignment of the estimated portion of our fees that your carrier should cover, and will wait up to 90 days for their payment, the insurance carrier has no legal, contractual responsibility to pay us in a timely manner, or even release all the information to us. We will keep you informed with our monthly statements as to whether or not your carrier has paid, and it is your responsibility to insure that the carrier pays within 90 days of the treatment, or we will expect the balance from you.