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Dental Insurance, your Dentist and You (1978)

American Dental Association

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Dental Insurance, your Dentist and You



Your dental insurance plan can play a major role in the care of your teeth. Your dentist knows this, and appreciates the thought you must give to the cost of dental services.

This pamphlet explains some basic features of dental insurance so that you may have a better understanding of this relatively new employee benefit and your dentist's relationship to it.

To make the best use of your insurance, you should know all the benefits for which you are eligible.

Services Covered by Insurance

All dental insurance programs are not the same. Still, most programs cover a wide range of basic services, usually for both the employee and his family. These services generally include examinations, x-ray pictures, prophylaxis (the cleaning of teeth), fillings, crowns and other restorations, endodontics (root canal treatment), tooth extractions, other types of oral surgery, and periodontal treatment (for diseases of the gums and bone supporting the teeth). Additionally, some insurance plans cover dentures, fixed and removable bridges, and orthodontic care.

Services Not Usually Covered

Dental insurance programs do not usually cover hospitalization costs involved in dental treatment. However, hospital care may be covered by your medical insurance.

Also, nearly every program excludes the cost of dental treatment provided for purely cosmetic reasons.

Payment of Dental Bills

As a rule, dental insurance plans do not pay for the full cost of dental care. They are designed to reduce the cost of care, not to eliminate it entirely. Almost all programs have a provision that limits the amount the insurance company pays. This enables them to offer a broader dental plan at economical rates. Some of the most common methods of payment limitation are:

1. *Deductible.* Like your auto insurance, this method requires that you pay a specified dollar amount toward your bill before insurance coverage begins.
2. *Co-payment.* With this method the insurance carrier assumes responsibility for a specified percentage of the bill for covered dental services, leaving the remainder to be paid by you.
3. *Dollar limit* programs require that you pay the difference between the company's limit for a service and your dentist's fee.

Some programs use "pre-certification" or "pre-determination." If this is a part of your program, your dentist will submit your treatment plan and the fees to the insurance company for review. The company will then note exactly which services are covered and what the company will pay.

Filing Insurance Claims

Your dentist will help you with your dental insurance claims, either by filing them for you directly or by giving you the needed information so that you can prepare the claim yourself.

Questions About Insurance?

When you have questions about your insurance program, your dentist is not the person to see. Your dentist and his staff would like to help you in any way they can but they are simply not insurance experts. As professional providers of dental health services, the dental staff would be doing you a disservice to attempt to counsel you on your insurance program. The best way to get information about your program is to ask at your union office or place of employment. The insurance company has given them information on your particular program.

Questions About Dental Care?

Do ask your dentist. He wants you to fully understand the treatment he is prescribing, and is prepared to discuss professionally acceptable alternative procedures. If you have questions about the fee, he will be happy to explain it to you. Don't hesitate to ask. Frank conversation between dentist and patient is the foundation of a mutually beneficial health care relationship.

On rare occasions, in spite of all good intentions, a dentist is unable to resolve his patient's concerns. If this happens, be sure to tell your dentist of your dissatisfaction. If he still can't help you, your state or local dental society may be able to help.

Most Important of All

Remember that, despite the concern of your dentist and your insurance company for your dental health, your teeth are primarily your responsibility. Be sure that you and all your family members visit the dentist regularly in order to prevent serious problems that require extensive treatment. Prevention not only protects your health but saves you money. Many insurance programs, recognizing the importance of preventive treatment, do not require that the patient share in the cost of services performed primarily for the prevention of dental problems.

Your dentist knows the importance of dental insurance to your health care. Learn about your program and use its benefits.



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