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Dental Insurance, your Dentist and You (1974)

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Dental Insurance, your Dentist and You



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

This pamphlet offers a general view of dental insurance, explaining some of its basic features, 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 possible use of your insurance, the exact benefits to which you are entitled must be clear to you. For this reason, it is extremely important to contact your employer or union at the earliest opportunity to obtain specific information about your particular program. You will receive an employee dental benefit program booklet, explaining exactly how your plan works. Read it carefully.

Services Covered by Insurance

In discussing coverage, it is well to keep in mind that the benefits offered by dental insurance programs are not the same in all cases. Still, it is safe to say that most programs cover a wide range of basic services, usually for both the employee and his family. These services generally include examinations, x-rays, prophylaxis (the cleaning of teeth), fillings, crowns and other restorations, tooth extractions, other types of oral surgery and periodontal treatment (the treatment of 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

Most insurance programs may not be expected to cover hospitalization costs involved in dental treatment. However, such hospital care may be covered by your medical insurance. Also, nearly every program excludes the cost of dental treatment provided for purely cosmetic purposes.

Payment of Dental Bills

As a rule, dental insurance plans do not pay for the entire cost of dental care. Almost every program includes some provision to limit payment by the insurance company for covered services. One of the most popular means of accomplishing this is the "deductible" method, a concept familiar to nearly everyone. In general, this method requires that the patient pay a specified dollar amount toward his dental bill before insurance coverage begins.

Another common method is one based on the principle of co-payment, in which the insurance carrier assumes responsibility for a specified percentage of the bill for covered dental services, leaving the remainder of the cost to be paid by the patient.

Still other programs set dollar limits on covered services, requiring that the patient pay the difference between this limit and his dentist's fee.

The methods of payment limitation vary from program to program. The important thing to

remember is that dental insurance programs are designed to reduce the cost of care, not eliminate it entirely. Limitations on payments enable the insurance companies to offer a broader dental plan at economical rates.

Also, some programs include a "pre-certification" or "pre-determination" clause. If this is part of your program, your dentist will submit your treatment plan and the fees involved to the insurance carrier for review. The carrier will then provide detailed information on exactly which services are covered and what the company will pay.

Filing Insurance Claims

Your dentist will assist you in the preparation and filing of your dental insurance claims, either by filing them for you directly or by providing the information which your insurance company requires so that you may file them yourself.

Your Dentist and your Questions about Insurance

When questions arise about your insurance program, your dentist is not the man to see. This is not to say that he does not wish to assist you in every way possible. It is simply that he is a professional provider of dental health services, not an expert in the insurance field, and he would be doing you a disservice to attempt to counsel you on your insurance program. As mentioned earlier, the best source of information regarding your particular program is your insurance company. The information provided by your company is available to you at your place of employment or union office. This is the place to go for answers to your insurance questions.

Your Dentist and your Dental Care

Unlike insurance questions, questions about your dental treatment itself should always be referred to your dentist. He wants you to have a clear understanding of the treatment he is prescribing and is prepared to discuss alternative procedures. If you have questions about his fee for a particular service, he will be pleased to explain it to you. Never hesitate to ask your dentist about fees or treatment.

Experience has shown that frank conversation between dentist and patient is the foundation of a mutually beneficial health care relationship.

On occasion, of course, in spite of all good intentions, a dentist may be unable to resolve his patient's concerns about treatment or charges. A situation of this kind is extremely rare, but, should it occur, be sure to inform your dentist of your dissatisfaction. If he still can't assist you, your state or local dental society may be able to help.

Most important of all

In the final analysis, the first concern of both your dentist and your insurance carrier is your dental health. Remember that your dental health is primarily *your* responsibility. Be sure that you and all your family members visit the dentist regularly in order to prevent serious problems requiring extensive treatment. This is certainly sound advice from a health standpoint; it may be valuable from a financial one as well, for 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 realizes the importance of dental insurance to your health care. Become familiar with your program and utilize its benefits.



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