

## Let's Talk About Dental Insurance

The office and my team get a lot of questions about dental insurance: "Why isn't this practice in my plan? Why didn't my dental insurance cover this? Why can't I just have treated what my insurance covers?"

We would like to shed some light on this issue. Let's look at what insurance really is, share a little insurance history, and describe what insurance looks like today and where it may be in the future.

### *Insurance Defined*

Insurance is intended to protect us from catastrophic loss. Homeowners insurance will help rebuild your home if it is destroyed. Medical insurance will pay for an emergency appendectomy or a heart bypass. The risk of buying insurance is determined by providing detailed information about what is being insured. Buyers determine what they want insured, that risk is calculated and a premium is charged.

On the other hand, dental "insurance" does not inquire about your current state of health but provides a "one size fits all" approach to coverage. You are not asked about your dental history or current state of health. Yearly benefit limits in dental insurance have no relationship to the condition of your mouth but exist only to limit costs to the employer or provider of the insurance. As a result, dental insurance is not really insurance, but simply pre-paid specific benefit that has no relationship to your own state of dental health or disease. It is good to have some benefit, but it is not insurance in the true sense of the word.

### *History of Dental Insurance*

Dental "insurance" has changed considerably since it was introduced by General Motors in 1971 to make employment in their plants more attractive. Back then, there was no limitation on which services were covered: the fee for a crown was \$175 and the max was \$1000 for total treatment per year. By the year 2000, a crown fee was \$800 and yearly maximum was still \$1000; today the yearly maximum is still \$1000 and the crown fee is over \$1400. Gold has gone from \$32 per ounce to over \$1,400 per ounce. The clear trend in dental "insurance" is to control costs by limiting the yearly benefits in addition to shrinking the scope of the procedures covered. Think of dental insurance as a gift card you can use toward your care, but this gift card has shrunk over the years.

### *Dental Insurance Today*

PPO stands for preferred provider organization, one form of dental insurance. Dentists who participate in these plans agree to accept a lower fee for these groups of patients, somewhere between 30 – 40% lower than their normal fee. There are three consequences to this trend for you as a dental patient. First, to make up for the lost revenue by accepting the PPO plan and cover the typical 70-80% overhead of operating a dental practice, dental offices must increase the volume or number of patients being treated and speed up the pace of care for each patient. This means less time discussing what you want for your dental health and little to no time learning about how to prevent dental disease for the rest of your life.

Secondly, patients in these plans may find limited access to dental care because the fees collected for these plans are significantly less than patients who pay normal fees. This can mean long wait times for appointments or emergencies and compromised care. Lastly, patients in a PPO plan pay one fee and everyone else in the practice pays a different fee. With only about 50% of Americans having any dental insurance at all, we don't believe it is fair that people without dental insurance pay a higher fee than others in a plan.

While we are not preferred providers in any dental insurance plan, you can still use your benefits in our practice. We do not participate in the "plans" because we believe the way to treat you with respect and dignity means that we must take the time to understand your goals, your expectations, your circumstances, and your problems. We must take the time to diagnose the cause of your dental issues so that they can be eliminated. Time must be taken to teach you what is going on in your mouth, so that you can be active in developing and choosing a long term plan for dental health that fits into your life. It is not possible to take the time in a high-volume, fast-paced, "plan based" dental office, and we do not believe that is the right way to care for people! We don't treat a high volume of people or provide treatment at a fast pace because it is compromising your dental health. Remember, "One size does not fit everyone's needs!"

If you rely on dental "insurance" to get or keep you healthy, you will be disappointed and experience problems in your future that simply cannot be addressed by dental insurance alone. Dental decay, gum disease and "bad bites" are some of the reasons why people lose their teeth. You can eliminate your need for dental insurance by finding a dental office that takes the time to help you be healthy rather than just race you through a system that attempts to fix disease. You can learn how to take charge of your dental health and not spend the rest of your life "fixing" your teeth. The goal in this office is to diagnose your overall dental health problems, address them, and teach you how to maintain your health and to prevent further problems.