

## Facts About Dental Insurance

At Crawfordsville Family Dentistry, we strongly believe our patients deserve the best possible dental services we can provide. In an effort to maintain a high quality of care, we would like to share some facts about dental insurance with you.

**Fact #1:** Your dental insurance is based upon a contract between your employer and the insurance company. Should questions arise regarding your dental insurance benefits, it is best for you to contact your employer or the insurance company directly. It is not a contract between our office and your insurance company.

**Fact #2:** Dental insurance benefits differ greatly from traditional medical health insurance benefits and can vary quite a bit from plan to plan. When dental insurance plans first appeared in the early 1970's most plans had a yearly maximum of \$1000. Today, most plans still have an annual maximum of \$1000. That the premiums have remained the same, allowing for a conservative yearly rate of inflation, your yearly plan maximums should be in excess of \$4500 today. Your premiums have increased, but your benefits have not. Therefore, dental insurance was never set-up to cover 100% of your services - it is only an aid.

**Fact #3:** You may receive a notification from your insurance company stating that dental fees are "higher than usual and customary." Insurance companies never reveal how they determine "usual, customary and reasonable" (UCR) fees. A recent survey found at least eight different UCR fee schedules for one zip code in a particular area. The fees are somehow determined by taking "a percentage" of an average fee for a particular procedure in a geographic area. Average has been defined as "the worst of the best" or "the best of the worst." *Neither of these definitions remotely apply to the quality of work we provide to our patients.*

**Fact #4:** Many plans claim they will be cover "up to 80% or up to 100%," but do not specify plan fee schedule allowances, annual maximums, or limitations. It is more realistic to expect dental insurance to cover 50 to 80 percent of major services. Remember, the amount a plan pays is determined by how much the employer paid for the plan. You get back only what your employer puts in, less the profits of the insurance company.

**Fact #5:** Because the benefits you have are decided between your employer and the insurance company, many services are not covered. These are called *treatment exclusions*. Your dental plan may not cover certain procedures such as mouthguards for grinding or preventative treatments like fluoride that can save you money later. This does not mean they are unnecessary or appropriate, just not covered.

Our goal is to help you achieve and maintain optimal dental care, which is not necessarily the goal of your dental insurance company. Their goal is to provide only the negotiated benefits for the specific services provided. We will do everything possible to help you understand and make the most of your dental benefits. We realize that dental insurance is complex and that it can be difficult to understand. That is why we provide full assistance to you.

We feel that dental insurance is a great benefit for many patients and want you to know we will do everything in our power to insure that you get every benefit dollar you are entitled to. However, the treatment we recommend will always be based on your individual need, not your insurance coverage. *The ultimate decision as to what will be done and how fast we proceed will always be made by you.* Based on your decision, we will discuss the total cost of treatment and what assistance you can expect from your dental insurance. We have many different financial options available and all arrangements are strictly between you and our office.

Our office remains dedicated to providing optimal care for every patient and working with you to achieve that goal. We pride ourselves on helping you in any way we can and providing you outstanding dental care. Please let us know if there is anything we can do to help you or to help us improve.

Dr. Scott Frey