

## Understanding Dental Insurance

Many people set up their dental appointment thinking “My dental insurance will pay for this.” This is a common misconception and they are often not prepared for the costs associated with getting dental care. Many people then ask “What do I have dental insurance for and why should I pay the premiums?” The answer to this question depends on the type of insurance you or your employer have purchased, and how the policy is structured. Dental insurance should be viewed as a product which will be used to help offset some of the costs associated with getting care. Unless you only need routine care most dental insurance plans do not offer enough coverage to pay for treatment needed and still require co-payments in order to pay out benefits.

Your dental insurance premium buys you a certain amount of coverage for one year. This amount is usually referred to as the policy’s annual maximum, and varies by policy. It can be as low as \$500 per year to as high as \$3000 per year, but the majorities of them are either \$1000 or \$1500. A dental insurance company will pay out on your claims up to this dollar amount. It’s worth noting that even though the cost of dental care has increased significantly over the years, the annual maximums that dental insurance companies have provided have remained the same since the late 1960’s.

Before selecting or changing a dental plan, there are some important things to consider. Some plans require patients to choose a dentist from a limited list of dentists. Choosing from a list is not the same thing as freedom of choice. These plans are generally called HMO plans. Many dentists do not participate in these plans due to the extremely low fees and reimbursement structure that could compromise the quality of care received. If your dentist is not on such a list, don’t hesitate to ask why he or she has elected not to participate. Be sure to select a plan which allows you the freedom to choose your own dentist at any time.

Dental insurance is a business arrangement between an insurance company and an employer. Most plans are designed to pay only a portion of your dental expenses. However, dental plans may exclude or discourage certain treatments. Carefully read a plan and know its limitations.

**Waiting periods:** Some insurance plans may have a waiting period for as long as up to a year before they start paying for any benefits.

Fine print or clauses and exclusions can significantly reduce the benefits you receive from your dental insurance and it is important to be aware of them before you sign up. Common clauses include:

**Missing tooth clause or preexisting conditions clause:** The insurance company will not pay for any treatment related to preexisting conditions such as a tooth which was lost prior to being on the plan. They will not pay anything which involves replacing that tooth.

**Least Expensive Alternative Treatment:** The insurance company will only pay for what it determines is the least expensive treatment option. They may decide that for a crown they will only pay as if it were a silver filling.

**Downgrade composite or white fillings:** Some insurance companies will not pay for composite or white fillings but downgrade them and only pay for a silver filling.

**Treatment Exclusions:** Your dental insurance may exclude certain procedures outright. They may for example not pay for sealants or implants.

Also ask for the schedule of benefits for all procedures. Even if a procedure is covered it is important to know at what percent they will cover. For example most insurance companies pay 50% of the fee for a crown. The other 50% is your copayment.

If a plan doesn't cover a procedure that is recommended by your dentist, this does not mean that the treatment isn't appropriate or needed. The patient should understand that the dentist, not the insurance company, is trained in diagnosing and treating dental disease. If an insurance company interferes in the diagnosis and treatment planning by dictating treatment it can prevent optimal oral health care from being achieved which can lead to more costly dental treatment in the future.

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