

# What is Dental Insurance & How Does it Work?

## Introduction

Dental insurance is a highly complex area that creates confusion for many dental patients. The complexities of dental insurance and the lack of sufficient information provided by some insurance companies make it almost impossible for some patients to properly understand their benefits. Even more confusing is understanding how to properly work with your dental insurance company to achieve the highest level of benefits to which you are entitled.

## What is Dental Insurance?

Dental insurance is a contract between your employer and a dental insurance company. The benefits that you will receive are based on the terms of the contract that were negotiated between your employer and the dental insurance company and not your dental office. The goal of most dental insurance policies is to provide only basic care for specific dental services. The services selected are based on the cost of the policy to your employer and the negotiated arrangements with the dental insurance company.

## Covered & Non-Covered Services

Unfortunately, some of the services that you may need or want will not be covered by your dental insurer.

Your dental insurance company determines which benefits you will receive and the percentage of the dentist's office fee that will be paid. Another fact, most dental patients do not realize is that each dental insurance plan has a dollar amount limitation each year. Once this limit is reached, no other services will be covered by your dental insurance company regardless how essential the service may be to your dental health.

## How our Office Helps

Our office will do everything possible to help you understand and make the most of your dental insurance benefits. Our office will complete and submit dental insurance forms to the company to achieve the maximum reimbursement to which you are entitled. Please be aware that some insurance companies take longer than others to complete payment.

## Pre-Determination Policies

Many insurance companies try to control the amount of dentistry you receive by requiring authorization for procedures in advance. Our office will do everything possible to help you maximize the insurance benefits. In most cases, we can begin treatment prior to receiving an authorization from the dental insurance company. However, patients need to understand that in the event the dental insurance company refuses to pay for treatment, you are responsible for all fees. We provide you with the full fees in advance so that you know the exact cost. Like you, we recognize that the authorization process is often time consuming and unnecessary.

## Elective Treatment

Some services are typically not covered by dental insurance companies. These include: cosmetic dentistry, implants, occlusion or bite redesign, and other services. Although these are important dental services that can greatly enhance the quality of life of our patients, dental insurance companies do not feel that they should have to pay for these services.

## Our Philosophy

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. Any time you have a question about your dental insurance, please feel free to ask us. It will be our pleasure to help you.