

ADVICE FOR THE DENTALLY INSURED

October, November, and December are critical months for people with dental insurance. Appointments should be planned well before the end of the year to maximize your benefits. Dental insurance coverage is usually from January 1st through December 31st, but check your policy to be sure. Any benefits not used by you provide a profit for the insurance company and becomes a loss for you and your family's oral health.

The insurance company is being paid "premiums" to help you pay for some of your dental care. It is not like medical insurance. If the premiums are \$100 each month, for example, \$1,200 goes to the insurance company each year. There is also a "deductible", which is the amount you must pay out of pocket in addition to premiums before the insurance company starts helping you. If the deductible is \$200, this totals \$1,400 paid to the insurance company for them to help pay for some of your dental health care.

Insurance usually pays fairly well for preventive dental care. Preventive visits help reduce the company's overall expenses by allowing the dentist to catch and treat problems early at less cost to them (and you). Delayed treatment usually costs more because it can be more complex. If you don't take advantage of an examination and cleaning every six months, and a set of x-rays each year, you will lose some of the benefits you have been paying for. Essentially, you will have given a \$1,400 bonus to your insurance company if you don't use your insurance to your advantage.

Dental insurance is only there to **HELP** you. It is not designed to cover all expenses. There is typically a \$1000 maximum yearly benefit (this has not changed in over 40 years). Insurance will usually only pay 50-80% of their own predetermined fee schedule, not the dental office fee schedule, leaving you responsible to pay the rest. Their payment amount changes slightly every 5-10 years. As an example, one company changed their payment for a crown by only \$1.59 over a five year period. Also, they will not pay for some procedures that you may need for proper treatment. The cheaper the insurance policy the lower they set their fee schedule, the less they pay overall, and the more you must pay. If you or your employer are paying the premiums and you have paid your deductible, you have the opportunity to reap some of the benefits of the plan and optimize your oral health.

Many people do not think about their benefits running out until November or December. These are months with holidays and dental offices and dental laboratories work fewer days. This time of year there are often people who are disappointed when their dental office cannot complete their treatment before December 31st. Your dental office wants to help all of their patients maximize their benefits, so help them to help you by being seen throughout the year and planning ahead. Dentists often hear patients say, "I wish I had used my insurance when I had it". Call your office soon and get scheduled well before the end of the year. Your insurance company has been paid to help you. They have a contract with you, not the dental office, to help you with your expenses. Be sure they do.

Is dental insurance worth it? Consider the figures in my examples. How much are you paying before you get any benefit and how much do you pay for the treatment after you pay the \$1,400. If it is a free benefit to you use it all that you can. If you personally have to pay the premiums it probably is not worth it. A "FLEX" plan is better, as is "Direct Reimbursement". If you could eliminate your dental plan and put your premium money into a "Tax-Free Medical Savings Account" you would probably do very well, and there is no end-of-the-year restriction. Check with your dental office, employer, bank, or tax accountant about dental insurance alternatives.