

# Facts about Dental Insurance

As an optimal care dental practice, 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 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.

**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 1970s, most plans had a yearly maximum of \$1,000. Today, almost 40 years later, most plans still have an annual maximum of \$1,000 to \$1,500. Have the premiums remained the same? Allowing for a conservative 4% yearly rate of inflation, your yearly plan maximums should be in excess of \$4,600 today. Your premiums have increased, but your benefits have not. Therefore, dental insurance is never a pay-all; it is only an aid. Another interesting fact to note is that \$1,000 in 1970 is now worth \$203.52 in 2009 given the 4% inflation rate.

**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 done in the State of Washington found at least eight different UCR fee schedules for one zip code in the Seattle area. They are at least determined by taking some 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**. We do not provide average dentistry, nor do we charge average fees.

**Fact 4:** Many plans tell their participants that they will be covered up to 80% or up to 100%, but do not specify plan fee schedule allowances, annual maximum or limitations. It is more realistic to expect dental insurance to cover 35% to 50% 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:** Many routine dental services are not covered by insurance companies. This does not mean they are not necessary or appropriate, just not covered.

We feel that dental insurance can be 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 and the fees we charge will always be based on your individual need, not your insurance coverage. The ultimate decision as to what will be done and how quickly 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.