

Dental Insurance



Dental Insurance is not meant to be a pay-all. It's only meant to be an aid. You are very fortunate if you have dental insurance coverage and don't have to pay the entire fee out of your own pocket. Many of our patients don't have any dental insurance at all. We are committed to helping you get the most from your dental insurance.

Some of our patients have excellent dental insurance policies, others have fair policies and the others have poor policies. Many plans tell you you'll be covered up to 80-100%. In spite of what you're told, we've found that most plans cover only 15-70% of the average fee. We realize that every bit of help you get from your insurance company is a big help, and we are glad that you have coverage. However, it must be understood that how much your policy covers has already been determined by how much your employer/ yourself had paid for your insurance policy. The less he/ you paid for the insurance, the less you'll receive.

It has been the experience of many dentists that some insurance companies tell their customers that "fees are above the usual and customary" rather than saying "our benefits are low". Your insurance company sets the "allowable" or "usual and customary fees" depending on how much your employer/ yourself paid for your policy. It's just like your car insurance. The lower the benefits you choose, the less it costs you in premiums.

Many necessary routine dental services are not covered by dental insurance at all. Again, what's covered and what's not will be determined by what benefits your employer/ you purchased.

Our fees are based on the experience we have in performing each procedure and the quality of the laboratories and materials we use. It is not in your best interest for us to compromise your treatment and, ultimately your well-being in order to accommodate an insurance policy's restrictions that may prevent you from getting the quality of care that you deserve. However, we're more than happy to discuss a treatment plan's advantages and disadvantages with you, alternative treatment plans if possible, and help you choose what type of treatment you feel is best for you.

The type of treatment we recommend is based upon professional judgment, not on whether you are covered by a dental benefits plan. We strongly feel that you, not your insurance company, should choose the treatment you feel is best for you.

We will help you in every way we can in filing your claims and handling your insurance questions. No question is too small for you to ask, whether it's about your treatment, benefit plan, or statement. We are here to help you.