

What About Insurance? How Much Will It Cost?

“Do You Take Insurance? How Much Does it Cost?” These are two of the most frequently asked questions we hear from people calling our office who are looking for a new dentist. Therefore, I thought it would be appropriate for me to explain why the person answering the phone cannot always give a simple answer.

It is a fact that both the medical and dental industries are heavily influenced by insurance companies, in that most all dental and medical practitioners have signed contracts with them. The reason for this alliance, or the doctor being on “The List,” is based on an exchange of patient enrollees for concessions on the part of the doctors on that list. In other words, the dentists rely heavily on a constant stream of new patients as a result of being on “The List.” This results in certain compromises... limitations on the type of treatment they can render and a regulation of their fees which, unbelievably, are also influenced by the doctor’s zip code!

How did the cart come before the horse here? Insurance companies are not doctors and definitely do not have the best interests of their enrollees at heart. Their primary goal is profit.

Consequently, no benefits are allowed for doctor-patient communication time or preventive learning procedures that lie at the very heart of sustained dental health. Treatment procedures are looked on as piece-work, things to be sold such as fillings, crowns, cleanings, dentures, etc. with set fees for each. No consideration is given to the unique circumstances of each person, issues such as fear, impaired health or other difficulties which can vastly differ from person to person. When a dentist is contractually bound in an insurance contract, s/he is pressured to view dental procedures as generic, and therefore must get as many ‘things’ done in as little time as possible. Spending the time to accommodate for the unique differences of each patient becomes less important... often times flying right out the window, since spending that extra time impacts the dentist’s profit margin.

This is why most all of the new patients I interview that have been to insurance offices indicate that things “felt rushed.” I have found that the new patients that have had superb dental care are coming from a dental office that is not contracted with insurance companies. I let them know that they were fortunate to be in the hands of someone who cared enough to provide them with such fine dental education and treatment. I also reassure them that they will continue to get this quality care in my office, without the insurance company dictating their treatment. This is the reason that I have no contractual affiliations with any dental insurance companies. I am not on

“The List.” However, our new patients with dental insurance allowing a choice of dentists will find that we will help them obtain maximum benefits in a timely manner.

There are considerable differences between people, their mouths, teeth and mindset towards dentistry. These individual differences are all important to consider. Time needs to be taken to address these issues prior to treatment. This is why a dentist like me with a wellness philosophy cannot provide fees for preventive or treatment procedures without first conducting a thorough consultation interview and oral examination in order to discover each patient’s individual dental needs. My recommendations for treatment and fees are based on my findings and what is best for long term dental health, and not by a third party.....the insurance company. Hopefully, this explains why the two most asked questions by new or potential clients cannot be easily answered over the phone during the initial telephone call.