



## Facts About Dental Insurance

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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 would like to share some facts about 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 insurance company directly.

**Fact # 2.** When dental insurance plans first appeared in the early 1970's, most plans had a yearly maximum of \$1,000. Today most plans still ONLY have an annual maximum of \$ 1,000. Allowing for a conservative yearly rate of inflation, your yearly plan maximum should be in excess of \$ 6,500.00 today. Your premiums have increased, but your benefits have not. Therefore, dental insurance is never a pay-all; it is only an aid.

**Fact #3.** You may receive a notification from your insurance stating that dental fees are higher than usual and customary. Insurance companies never reveal how they determine usual and customary, reasonable (UCR) fees. They are at least determined by taking some percentage of an average fee for a particular procedure in a geographic area.

**Fact #4.** Many plans tell their participants that they will be covered up to 80% or up to 100%, but do not clearly specify plan fee schedule allowances, annual maximum, or limitations. Please note that when an insurance company says they will pay a ( % ) percentage of the fee, It will be a percentage off their UCR fee, not the actual provider's fee.

### Summary

- Fees for services rendered are the same charged to all patients for services regardless of whether the patient is covered by insurance.
- Your policy may base its allowance on a schedule which may or may not coincide with your provider's fees.
- Insurance companies vary greatly in the types of coverage available.
- Benefits have nothing to do with fees charged.
- Insurance coverage is a contract negotiated between your employer and the insurance company. Your insurance benefits are determined by your employer and not by our office.
- You are financially responsible for your accounts. The insurance company, of course, is responsible to you the patient. We strongly suggest that you become familiar with the provisions of your dental insurance coverage. We will cooperate in any way that we can help you obtain maximum benefit.