

Dental Insurance: Why Doesn't My Plan Pay for This? Pinecrest Dental -- (801) 268-2323

Why doesn't my insurance cover all the costs for my dental treatment?

Dental insurance *isn't really insurance* at all. It is a monetary benefit, typically provided by an employer, to help employees pay for routine dental treatment. ***Most plans are only designed to cover a portion of the total cost.***

If I always have to pay out-of-pocket, what good is my insurance?

Even a benefit that does not cover a large portion of the cost, it will ***reduce your out-of-pocket expenses.***

If my insurance won't pay for this treatment, why should I have it done?

It is a mistake to let benefits be your sole consideration when you make decisions about dental treatment. ***People who have lost their teeth often say that they would pay any amount of money to get them back. Your smile, facial attractiveness, ability to chew and enjoy food, overall health, and general sense of well-being are dependent upon your teeth.***

Why is there an annual maximum on what my plan will pay?

Maximums limit what a carrier has to cover each year. Dental plans are different from medical plans, in that ***dentistry is needed frequently. Medical emergencies are rare. In the 1960's dental insurance covered 5 crowns per year, today plans usually cover only 1 crown per year.***

What should I do if my insurance doesn't pay for treatment I think should be covered?

As your dentist, I do not have the power to make your plan pay. If your insurance doesn't pay, you are responsible for the total cost of treatment. Sometimes a plan will pay better if patients send in claims for themselves, or if the Employee Benefits Coordinator where patients work steps in. ***As a paying client you have more leverage with your insurance company than we do as a provider. We are more than happy to provide you copies of what you need to work directly with your carrier.***

But my plan says that my exams and other procedure are covered 100 percent!

That 100 percent is usually what the insurance carrier allows as payment toward a procedure, not what your dentist or any other dentists in your area may actually charge. The allowed payments are sometimes referred to as UCR or "usual, customary, and reasonable" charges. However, UCR more typically represents a list of payment amounts negotiated between your employer and the insurance company. An employer usually selects a plan with a list of payments that corresponds to its desired premium cost per month. Therefore, there may be a portion not covered by your benefit plan.