

## Understanding Dental Insurance

Dental benefit plans are typically made available to employees or members through their companies, unions and/or associations. As a result our patients' dental plans vary considerably from one plan to the next. Your employer has purchased a specific benefit plan from literally hundreds of combinations available. Your company decides how much it wishes to pay for benefits and tries to choose a plan that meets as many of its employees' needs as possible.

Dental plans may cover as little as 30% or as much as 100% of dental services, with most falling in the 50% to 80% range.

Some plans exclude certain types of services, such as periodontics, implants, or orthodontics, while other plans actually cover a full range of dental services.

Some plans base their payment amount on a chart or fee schedule of fees arbitrarily developed by insurance companies to fit the employer's budget. For this reason, you may receive a lower percentage than the reimbursement level indicated in your plan. For example, if your plan states it will pay 80% of the cost of dental treatment, it means 80% of the fee decided upon by your insurance company and/or employer and not the actual cost of services.

The type of treatment you need and receive from our office is based upon my professional judgment and not the coverage you receive from a dental benefit plan. I do not believe it is in your best interest for me to compromise my recommended treatment in order to accommodate an insurance company program. I believe it is appropriate to discuss a treatment plans' advantages and disadvantages with you the patient, not your insurance company, since you are the one responsible for your oral health.

Today's dental plans are designed only to assist with the cost of dental care. It is very important to understand that dental plans are not in the business to make sure you receive the care you need--their only responsibility is to pay for the services your employer has purchased.

As a courtesy to you, my staff will file your dental claim forms. Please remember however, that the financial obligation for your treatment remains with you. While we are happy to submit your dental claims for you, the existence of one or more dental insurance plans does not relieve you of this financial obligation. We are a fee for service dental practice, which means we ask you pay the portion your insurance does not pay. We charge a fair fee for superior service. And most importantly, we will always put you the patient first.

Sincerely,

**Dr. James Hutson**