

Dear Patient:

We have prepared this letter to help you better understand the complexities of dental insurance.  To begin, we would like to highlight a misconception that your dental insurance will pay 100% of dental care.  That is not true.  Dental insurance provide assistance in obtaining needed dental treatment and seldom pays 100%.  Most contracts have limits and various degrees of copayment.

From a historical perspective, General Motors Corporation implemented the first “dental insurance plan” for its employees around 1970. It offered a generous $1,000 in coverage per calendar year along with the restrictions and conditions that are still found today in most policies. If this maximum amount $1,000 had kept pace with inflation over the last 30 years, the maximum yearly benefit today would have increased to almost $5,500! This is an amount large enough to cover the majority of dental care for most individuals. Instead, $1, 500 is still an average figure for the total reimbursement offered in one year. As we all know, this amount is not sufficient for patients requiring more extensive work including crown and bridge, periodontics, endodontics or removable prosthetics.

All levels of payment by insurance companies, including allowed fees, usual and customary (UCR), are governed by the premiums paid.  They have nothing to do with the actual charges.  Our fees are based upon a combination of our costs, our time, and our constant dedication to supplying our patients with the highest quality of dental care.  The treatment recommended by our office is never based on what your insurance company will pay, but will be based off of your individual needs.

It should also be understood, that the dental insurance contract is between the insurance company and the patient, and that the patient bears the ultimate financial responsibility.

We hope this information has been helpful.  Please take the time to review your contract thoroughly so we may best serve you.  As always, you may feel free to ask any member of our staff for clarification on services, billing, and insurance.

Dr. Mark Blue