Dental Insurance Facts

Dental Insurance and Financing

Although we do not take insurance as a form of payment for services rendered, we are happy to file any insurance claims to your insurance provider. Please understand that this does not mean that your insurance is not used, it simply means that the insurance company reimburses the patient instead of the doctor after the treatment has been provided.

We at Dallas Esthetics, believe that it is still possible to deliver quality dentistry in a caring environment. Quality dentistry requires attention to detail and time. This is why we do not participate in PPO's or HMO's. While these plans offer economic advantages, they encourage policies that we feel can damage your dental health and reduce your access to advanced care.

So how does our decision affect you?

- You will be able to take advantage of appropriate advances in dental care as they become available
- You will have access to the highest quality of dentistry
- We will take the time to listen to your concerns, and do our best to solve them
- We are conservative in treatment planning and do not overtreat our patients

Dental insurance is rapidly playing a larger role in helping people obtain dental treatment. Since we strongly feel our patients deserve the best possible dental care we can provide, and in an effort to maintain the high quality of care, we would like to share some facts about dental insurance with you.

Fact #1

You may receive a letter from your insurance company stating that dental fees are higher than usual and customary. An insurance company surveys a geographic area, finds the average fee, and then takes 80% to 90% of that fee and considers it customary. Included in the survey are discount clinics that will bring down the average. Any dentist in private practice will have fees that the insurance company considers higher than average.

The insurance company does not acknowledge differences in treatment from one provider to another. We believe the treatment you receive here exceeds the insurance company standards of usual and customary.

Fact #2

Dental insurance is not meant to be a pay-all, it is meant to be an aid.

Fact #3

Many plans tell their insured that they will be covered "up to 80% or up to 100%" but do not clearly specify plan fee schedule allowance, annual maximum, or limitations. We have found that most plans cover about 35% to 65% of major services based on the plan's pre-established maximum fee allowance that varies from carrier to carrier.

Fact #4

It has been the experience of many dentists that some insurance companies tell their insured that "fees are above the usual and customary fees" rather than saying "our benefits are low." The amount your plan pays is determined by how much your employer paid for the plan. The less paid for the insurance, the less you'll receive.

Remember, you get back only what your employer puts in less the profits of the insurance company.

Fact #5

We are conservative in treatment planning and do not over treat our patients.

Fact #6

Insurance carriers do NOT cover many routine dental services. Please do not be hesitant in asking us any questions about our office policies.

We want you to be comfortable in dealing with these matters and we urge you to consult us if you have any questions regarding our services and/or fees.

If you have any questions regarding your insurance, we ask that you contact your employer and insurance company regarding the specifics and details of your plan.