

3 Tips to Know about High Cost Dental Insurance

By Dr. Kostantinos Pries, Pries Dental Care

The current statistics with regards to the health care crisis in our country are staggering. Recent studies indicate that approximately 44 million people are currently uninsured. With regards to dental care, the statistics are not any better. It is widely believed that almost 1 in 7 Americans have no dental insurance. For many others with less than adequate dental coverage, the insurance gap can mean hundreds of dollars in unplanned out-of-pocket costs for a major dental procedure or worse yet, the decision to delay necessary care risking more extreme treatment and higher costs later on.

For some who find a visit to the dentist an anxious experience, the lack of knowledge regarding their dental insurance benefits is cause for far greater angst. It is important to understand your coverage. Understanding the facts about dental insurance can keep money in your wallet by helping you plan accordingly for out-of-pocket costs whether through an employer sponsored flexible spending account or appropriating a personal saving plan:

FACT #1: Dental insurance benefits differ greatly from general health insurance benefits. In 1971, your dental insurance benefits were approximately \$1000 per year. Some 35 years later, you will note that your benefits are still \$1000 per year. Figuring a 6% rate of inflation per year, you should be receiving over \$5000 per year in dental benefits. Your premiums have increased, but your benefits have not. Therefore, dental insurance is never a pay-all; it is only an aid.

FACT #2: You may receive notification from your insurance company stating that dental fees are "higher than usual and customary". An insurance company surveys a geographic area, calculates an average fee, takes 80% of that fee and considers it customary. Included in this survey are discount dental clinics and managed care facilities that bring down the average. Any doctor in a high quality private practice will have fees that insurance companies define as higher than "usual and customary".

FACT #3: Many plans tell their participants that they will be covered "up to 80% or up to 100%" but do not clearly specify plan schedule allowance, annual maximum or limitations. It is more realistic to expect dental insurance to cover 35% to 65% of major services. Remember, the amount a plan pays is determined by how much the employer paid for the plan. You get back only what your employer put in, less the profits of the insurance company.

Knowing the facts about dental insurance can help you plan accordingly and spend your dental care dollars wisely in order to get the best possible care for a lifetime of healthy smiles.

About Us

Located in San Jose, California, Pries Dental Care specializes in creating smiles that last a lifetime. Through the use of modern and innovative dental procedures, techniques and customer focus, Dr. Pries and his staff are dedicated to providing the highest quality of dental care available today. Pries Dental Care's "Bundle of Smiles" preventive dental care plan provides individuals with an alternative to paying high dental insurance premiums. Contact Pries Dental Care directly at 408. 260.0200 or visit our website at www.priesdental.com and find out how you can get your "**Perfect Smile Kit.**"