

Dental Plans and Your Oral Health

What's the Best Way to Save on Your Dental Care?



*Seeing your dentist combined with good home care
keeps you healthier and saves money!*

Tooth Decay and Gum Disease Can Lead To:

- Pain and infection
- Lost time at work or school
- Problems eating and chewing
- Bad breath
- Poor appearance
- Other health problems.

Regular Dental Visits are Smart!

Oral health is an important part of your health. For instance, gum disease has been linked to heart disease. Gum disease can make diabetes harder to manage too. The solution? Preventive dental care. It costs less than any other dental care. Don't have a dental plan? Many dentists can help you find financing options for your care.

Do I Need Dental Insurance?

Dental plans can help with the cost of treatment. But a dental plan will not pay for 100% of the treatment you may need or want.

What is Dental Insurance?

1. Indemnity Plans

Some dental plans look like other health insurance. They include a list of covered services, benefit amounts and defined limitations. Indemnity plans usually pay only part of your dentist's fee. How much they pay is based on what the insurance company calls its "UCR" fee schedule. A UCR schedule is not the same as a dentist's fees. Indemnity plans have yearly maximum allowances. They may have patient deductibles. They typically limit what treatment will be covered, when it will be covered, and how often it will be covered.

With this type of dental plan, you usually can go to the dentist you choose and still receive benefits.

2. Managed Care Plans

Managed care plans require that you go to a dentist who is "in-network" to get the most benefit. Dentists who are "in-network" have signed contracts with your insurance company. They agree to reduced fees for treatment services insured by the company.

You should check your plan documents or website to find out which dentists are in network with your plan. Some managed care plans pay benefits when you see a dentist who is “out of network”. But you may have a larger out-of-pocket cost when you do.

If your plan has a PPO (participating provider network), you may still have some out-of-pocket costs. These plans also have yearly maximum allowances and deductibles. Plans may limit what treatment will be covered, when it will be covered, and how often it will be covered.

3. Discount Plans

Other dental plans do not pay any benefit to you or your dentist. These “discount dental plans” are not insurance. For a fee, they give you a list of dentists. These dentists have agreed to charge a reduced fee. The patient must pay 100% of the reduced fee.

Should You Buy a Dental Plan?

1. Read the plan information carefully.
2. Can you stay with your dentist? If the dental plan pays benefits only if you go to a dentist in-network, you may have to change dentists if your dentist is not a participating provider.
3. How close is the nearest “network dentist”? Have you heard good things about any of the listed dentists from your family and friends?
4. How often are cleanings and x-rays covered? Look closely at any coverage for crowns, bridges, root canals, implants, braces and dentures. Is there a “waiting period” before anything is paid? What is covered? How often is it covered? How much will the plan pay? The more treatments that are covered and the more frequently they are covered, the better the plan – and the more the plan will cost.
5. What treatment isn’t covered? Braces? Root canal? Crowns? Implants?
6. What is the yearly maximum benefit per person? Per family? Most plans will pay up to only \$1,000 each year.
7. Will you need “prior approval” from your plan for emergency treatment? Other kinds of treatment?

Don't Be Misled

- **Two are NOT Always Better Than One!**

Most dental plans will not reimburse patients more than the maximum allowable benefit for any treatment. That means, if your dentist has been paid in full – or the primary policy has paid as much as the second policy would, the second policy will not pay an additional benefit. Before buying a second dental plan, it is important to read the policy's rules about how benefits may be coordinated if you submit two claims.

- **Will Your Participating Dentist Discount Treatment That is Not Covered by Your Insurance?**

The fee schedule included with your dental insurance plan does not guarantee that the plan will pay benefits for all of the treatment services listed. When an insurance plan does not cover a specific service, the company cannot promise you a discount on the fee your dentist will charge.

Who Decides What Treatment is Best for You?

What is best for you? Only you and your dentist can decide. When a dental plan limits payment or denies a claim, it does not mean that your treatment is not needed.

Know Your Rights

1. Know who your dentist is, what treatment you will have, and how much it will cost – before you agree to treatment.
2. Know your treatment choices.
3. You have the right to get a second opinion before agreeing to treatment.
4. Your dentist must list the treatment you receive and the date of your treatment accurately on your insurance claim form.
5. Your dental plan must tell you **what** is covered, **when** it is covered and **how much** you may receive.
6. If your plan has a participating provider network (PPO), it must tell you which dentists participate and what you will get if you see a dentist who is not in your network.
7. You have the right to appeal a decision by your insurance company.

What's New?

The Affordable Care Act (Obama Care) requires that medical plans in the new Health Exchanges provide dental plans for your children through age 26! Visit www.healthbenefitexchange.ny.gov for more information.

One More Thing....

The New York State Dental Association (NYSDA) is part of the American Dental Association (ADA). This is important for you. Members of the professional association are bound by a Code of Ethics. Members agree to participate in Peer Review – to assure the quality of your treatment. Dentists are not required to be members to practice. While most dentists in New York are NYSDA members, some are not. Want to find a NYSDA dentist? Check “Find A NYSDA Dentist” on our homepage, www.nysdental.org.