

INSURANCE

Your dental plan is designed to share in your dental care costs. It may not cover the total cost of your bill. Most plans cover between 50% to 80% of dental services.

UCR - Usual, Customary and Reasonable

Under a UCR plan, patients are usually allowed to see the dentist of their choice. These plans pay an established percentage of the dentist's fee or pay the plan sponsor's "customary" or "reasonable" fee limit, whichever is less. Although these limits are called "customary," they may or may not reflect the fees that area dentists charge.

It may also be noted on your bill the fee that your dentist has charged you is higher than the reimbursement levels of UCR. This does not mean your dentist is overcharging you. For example, the insurance company may not have taken into account up-to-date, regional data in determining a reimbursement level.

There is no regulation as to how insurance companies determine reimbursement levels, resulting in wide fluctuation. In addition, insurance companies are not required to disclose how they determine these levels. The language used in this process may be inconsistent among carriers and difficult to understand.

Annual Maximums

Your plan purchaser makes the final decision on "maximum levels" of reimbursement through the contract with the insurance company.

Even though the cost of dental care has increased over the years, the maximum levels of insurance reimbursements have remained the same since the late 1960's.

Preferred Providers

Your plan may want you to choose your dental care from a list of their preferred providers. Whether or not you choose your dental care from this defined group can affect your levels of reimbursement.

Least Expensive Alternative Treatment

Your dental plan may only allow benefits for the least expensive treatment for a condition. For example, your dentist may recommend a crown, but your insurance may only offer reimbursement for a large filling. As with other choices in life - such as purchasing medical or automobile insurance, or buying a home - the least expensive alternative is not always the best option.

Preexisting Conditions

Just like your medical insurance, your dental plan may not cover conditions that existed before you enrolled in the plan. Even though your plan may not cover certain conditions, treatment may still be necessary.

Treatment Exclusions

Your dental plan may not cover certain procedures, or preventative treatments such as sealants that can save you money later. This does not mean these treatments are unnecessary. Your dentist can help you decide what type of treatment is best for you.