

Ascent Dental in Denver Recommends Talking to Your Dentist before Buying Dental Insurance

Written by Australian Business

(PRLEAP.COM) DENVER, CO December 19, 2013 - With health insurance coverage required under the provisions of the Patient Protection and Affordable Care Act (PPACA, ACA, or, informally "Obamacare") many people are reconsidering their coverage options. Although adult dental insurance coverage is not required under the ACA, individuals purchasing insurance on the Colorado health insurance exchange (ConnectforHealthCO.com), are seeing dental insurance options and wondering whether coverage will be good for them.

Dr. Jeff Johnston of [Ascent Dental in Denver](#) offers his advice about choosing dental insurance, "Dental insurance can be good for many people, offering not just savings, but incentives for maintaining oral health. That's why our practice is in-network for many insurance plans. However, it's important for people to understand some things about their plan before signing up for it."

Dr. Johnston offers the following factors to consider when buying dental insurance:

Not all dental plans allow you to see dentists outside their network. Dr. Johnson adds, "If you have to choose between a dentist and a dental insurance plan, choose the dentist every time. Your dentist cares more about you than your insurance company." Make sure you know what services are covered, and at what rate. Many dental insurance plans will cover 100% of the cost for preventive services like routine cleanings and checkups, about 80% for minor restorations, and less for more significant services. Dr. Johnston says, "This is where your incentive to maintain your oral health. If you can avoid major services, your insurance will cover more of your costs." Dental insurance often limits the frequency of covered visits. For example, it typically only covers oral cleanings twice a year and x-rays every few years. It may also refuse to cover replacement for a restoration that failed early. "Usually, the plan allows you to have appointments as often as you need them, but for some patients, the frequency limits can be bothersome." Sometimes insurance won't cover a procedure recommended by your dentist. Instead, it may cover a lower-priced option or allow you to pay out-of-pocket for the recommended service. Dr. Johnston says, "Talk to your dentist about how often this happens for a plan you're considering. Sometimes it's not important, but other times it can make a big difference in the quality of your care." Coloradans must be enrolled by December 23 in order to meet the January 1 coverage deadline.

About Ascent Dental

Ascent Dental was founded in 2008 by dentist Jeff Johnston, known to his friends and patients as Dr. Jeff. Dr. Johnston received his dental degree in 2004 from the University of Texas School of Dentistry at San Antonio. Ascent Dental offers dental care of all types, including cosmetic dentistry, general dentistry, orthodontics, and sleep apnea treatment.

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Dr. Jeff Johnston
Ascent Dental
4500 S. Cherry Creek Dr. #100
Denver, CO 80246
303-586-3853
<http://www.ascentdental.com/>