

Don't Let Your Dental Insurance Ruin Your Teeth

Written by Australian Business

DANBURY, CT, August 21, 2014 /**24-7PressRelease**/ -- There's a growing trend across America; people are dropping their dental insurance, paying out-of-pocket or skipping routine dental exams all together.

Dental Associates of Connecticut wants you to put your dental health first. Skipping or postponing your twice-yearly exam can lead to bigger and more expensive problems down the road.

You might think that dental insurance would play a big part in encouraging timely appointments, but the reality is somewhat different. Surely having some form of dental insurance will save you money over having none at all, right?

Maybe not. Consider that the average dental insurance plan only provides a maximum benefit of \$1,500 per year. That maximum benefit hasn't changed in decades despite rising dental care costs. For example, in 1970, \$1,000 worth of dental insurance would cover approximately 112 cleaning procedures. Today, that same \$1,000 of dental insurance only covers 10 cleanings. Add the fact that these insurance plans are getting more costly and selective about which services they'll cover, and it's easy to see how dental insurance actually has limited value.

It is no surprise that the diminishing value of dental insurance benefits runs contrary to the general health of your teeth and gums. Routine exams can help prevent:

Oral Cancer - Statistics reveal that one person dies every hour from oral cancer, and that number is increasing. Your dentist can help identify oral cancer early so treatment can begin fast to improve the prognosis.

Gum Disease - Gum disease is the leading cause of tooth loss in adults and is highly preventable and reversible when treated by a dental professional.

Loss of Physical Health - The healthcare industry believes there is a high correlation between heart attack, stroke, diabetes, bone loss and lung disease and your oral health.

Tooth Loss - Perhaps the most obvious risk of skipping dental care is the potential for tooth-loss and related impact on your smile, facial structure, speech, ability to chew and self-confidence.

Bad Breath - Bad breath can come from the food we eat, poor dental hygiene or early symptoms of a more serious disease.

Don't let a lack of understanding of your dental insurance prevent you from getting the care you deserve. Below we've listed a few facts to help keep you informed. Although this information is specific to Dental Associates of Connecticut, you'll find other dental office policies to be similar. You can find more information on our website: <http://www.dentalassociates.us>

FACT #1: Dental insurance is designed to aid a patient in payment. It is not meant to cover the entire cost of the visit and procedure.

FACT #2: Although many plans claim they will be covered "up to 80% or up to 100%" of dental care costs, our experience indicates that most plans cover about 40% to 60% of an average fee. Some plans pay more while some pay less. The exact amount your plan will pay is directly tied to how much you or your employer paid for the plan. The less paid for the insurance, the less insurance benefits available.

FACT #3: Insurance companies often tell customers that the "charges exceed their usual and customary fees" when in fact, it is the insurance coverage that is not meeting the need of dental care.

FACT #4: Many routine dental services are not covered by insurance carriers.

FACT #5: Insurance companies will often pay for the least costly service while your dentist wants you to have the best care available. An example of this is when an insurance company will only pay for a less expensive silver/mercury filling but your dentist recommends a superior composite material that more closely matches your tooth color and actually bonds to your tooth surface.

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FACT #6: At times, the fee paid by the insurance company may be lower than the fee charged by the dentist, depending upon the benefits allowed by the policy.

At Dental Associates of Connecticut, we'll process your insurance claim for you and get the maximum coverage available for the services provided. Contact us, and we'll answer your insurance questions and help you stay on the road to great dental care.