

## **COTTINGHAM FAMILY DENTISTRY**

### **A Word to Our Patients with Insurance**

During the past decade, dental benefit plans have become an integral part of health care planning for many families. Dental benefit plans are typically made available to employees or members through their companies, unions and/or associations. As a result, our patients' dental plans vary considerably from one plan to the next.

Your employer has purchased a specific benefit plan from literally hundreds of combinations available. Your company decides how much it wishes to pay for benefits and tries to choose a plan that meets as many of its employees' needs as possible. Dental plans may cover as little as 30% or as much as 100% of dental services, with most falling in the 50% to 80% range. Some plans exclude certain types of services, such as periodontics, implants or orthodontics, while other plans actually cover a full range of dental services.

Some plans base their payment amount on a chart or schedule of fees arbitrarily developed by insurance companies to fit the employer's budget. For this reason, you may receive a lower percentage than the reimbursement level indicated in your dental plan. For example, if your plan states that it will pay 80% of the cost of dental treatment, it means 80% of the fee decided upon by your insurance company and/or employer and not the actual cost of services.

The type of treatment you need and receive from our office is based upon our professional judgement, and not on the coverage you receive from a dental benefit plan. We do not believe it is in your best interest for Cottingham Family Dentistry to compromise our recommended treatment in order to accommodate an insurance program. We believe it is appropriate to discuss a treatment plan's advantages and disadvantages with your oral health. Today's dental plans are designed only to assist with the costs of dental care. It is very important to understand that dental plans are not in business to make sure you receive the care you need – their only responsibility is to pay for the services your employer has purchased.

As a courtesy to you, our staff will complete the dental portion of your claim forms. Please remember, however, that the financial obligation for your treatment remains with you. While we are happy to submit your dental claims for you, the existence of one or more dental insurance plans does not relieve you of this financial obligation.

Modern dental research has provided us with state-of-the-art materials and techniques that (1) effectively treat periodontal disease; (2) are much more cosmetically/esthetically pleasing; (3) are more conservative in the amount of tooth structure removed; and (4) contain no potentially toxic metals. However, some dental plans have been very slow in recognizing and/or paying for these superior services. If we feel these materials and/or conservative procedures are in your best interest, we will discuss them with you so you have the information you need to decide what is best for your oral health.