

# Mason, Faith & Brammeier, DDS.

## A Word About Dental Insurance....

We are often asked in this time of frequent insurance plan changes if our practice will accept your dental insurance. You may have been told you can only see a dentist on the plan's provider list. It becomes confusing since as health care consumers we want to maximize our insurance benefits. It is our policy to always submit your charges to your dental insurance no matter what the company or whether we are on their provider list or not. The exception is dental HMOs and DMOs because these plans pay dental practices monthly based on the number of patients in the plan whether they receive care or not. Dental PPOs reimburse on procedures actually performed. Our experience has been that these plans reimburse our practice somewhere between 80 to 100% for cleaning and exams following a fee schedule which falls within their fee schedule range. As an example, the fee for an adult prophylaxis (cleaning) is \$82 and the dental exam is \$40. This means your out of pocket may range from 0 to \$24. In some situations, depending on your dental needs, there is a price point at which insurance may not actually be worth the investment, such as for those who are self insured. For dental restorative procedures (fillings or crowns) insurance typically reimburses between 50 to 80%. An example would be a \$130 dental filling might be approximately \$26 out of pocket. These are examples and for significant dental work a pre-determination is advised to avoid financial uncertainty.

We elect to monitor the plans in which we participate to try to manage our patient base to best serve you. This is always a balance as the motivation to PPO and HMO plans is to promote their plans to dentists to increase patient base and volume to drive increased production. We have been fortunate to have a loyal patient base that is a strong referral source to our practice. We appreciate this and hope to manage your needs as best as we can without marketing through a significant number of PPOs or HMOs. Our office is happy to discuss your insurance and financial concerns with you. It is always our hope that these concerns are handled in a manner which encourages a continued sense of trust. We are fortunate to have a well-versed staff to handle specific questions and are happy to do so.

Thank you, and we appreciate you.

Drs. Mason, Faith and Brammeier