

I routinely get questions from my patients regarding dental insurance, and I often advise patients on the pros and cons of the dental insurance they carry. Today I would like to summarize some of my thoughts on dental insurance. Here are some of the factors I recommend for your consideration while deciding which dental insurance to buy.

Monthly Premium

Most of the employers charge their employees a premium per pay-period for the dental insurance. These rates are group rates and are much lower than what you would normally pay as a single buyer. While one should try to minimize the monthly payments, I recommend that you do not base your decision entirely on the size of monthly premium payments.

Accessibility to a large Dental Network

Most of the insurances have large network of providers. I recommend that you ask them for the number of dentists and specialists in your preferred zip code, and then find out how many of them are taking new patients. For those dentists, who are taking new patients, it is important to find out what is the waiting period for scheduling new appointments. Several insurances make the members choose a provider, and a change of provider takes anywhere from several days to several weeks to take effect.

Out-of-pocket expenses

Insurance with low monthly payments, and a large number of providers may not be great if they expect you to pay most of the charges for dental treatment. Ask about coverage of some of the common dental treatment – cleaning and check-up, tooth-colored fillings, porcelain fused to metal crown, and root canal treatment. Also ask about coverage of emergency visits to the dentist office. How much do they pay the provider, and how much do you pay the provider? A comparison across insurance options for the common treatments would help you immensely in choosing the right insurance. A good insurance should cover most of the costs for routine visits, and at least 50% for the other treatments.

Dental health history

This factor is often ignored. Based on the oral health history of yourself and your dependents, you can anticipate the kind of treatments you and your family might need for the coming year. I recommend that you consider this along with the out-of-pocket expense figures to decide which insurance will cost you more and which one will cost you less.

I am always available for free consultation regarding your choice of dental insurance. If you have questions, or concerns, please send me an email or give me a call.