



Dental Insurance and Health Care

1. Dental Insurance is typically selected for you by your Employer.
2. Dental Insurance is not like Medical insurance.
 - a. With Medical Insurance – the more treatment you need, the more they pay.
 - b. With Dental Insurance – the more treatment you need, the less they pay.
3. The dentist and the insurance company are not in partnership in any way.
 - a. Your dentist is ***never*** involved in how insurance companies set their rates and fees.
4. There is no connection between insurance payments and proper treatment
 - a. No connection between what you need and what they pay.
5. The insurance company (not the dentist) decides what dentistry they will consider contributing payments towards.
6. The dentist is a health care provider.
7. The insurance company is a for-profit business.

Dental practice objectives are different from insurance company objectives.

Insurance Objectives:

Insurance companies make decisions based solely on business revenues. They have shareholders and a board of directors who expect them to focus only on profits.

The Dentist's Objectives:

Dr. Kirolos makes decisions based solely on what is best for your health. Her main focus is your continued health.

Resources:

1. Insurance companies use deductibles, maximums, time frames and downgraded fee schedules to meet their objectives.
2. Dr. Kirolos uses scientific knowledge, years of experience and a deep dedication to your overall health to meet her objectives.

With these differences, it is easy to see that the insurance company's list of 'covered' services will not always match the list of services recommended for you by your dentist.

Insurance company personnel are not health care professionals.

Remember: 'Covered' does not equate to 'necessary'.

Dentists recommend what is necessary to maintain your health.

- If a procedure is required to keep you healthy your dentist will recommend it.
- If the procedure cuts into insurance company profits it will not be covered and your insurance expects you to pay for it.

Signature _____

Date _____