

How Insurance Works

*Please understand that Vienna Dental Care files Insurance as a courtesy to patients. Vienna Dental Care is not responsible for how Insurance Companies handle claims or for what benefits they pay on claims. Vienna Dental Care can only assist in **estimating** your portion of the cost of treatment. At no time can Vienna Dental Care guarantee what your Insurance Company will or will not pay on each claim. Any errors in filing Insurance claims are the responsibility of each patient. However, Vienna Dental Care files claims as a courtesy to you, in an effort to help avoid errors you may encounter.*

INSURANCE RARELY, IF EVER, PAYS 100% OF ALL PROCEDURES. DENTAL INSURANCE IS MEANT TO BE AN AIDE IN RECEIVING DENTAL CARE AND IT IS UP TO EACH PATIENT TO COVER THE DIFFERENCE. MOST DENTAL INSURANCE IS SUBJECT TO LIMITATIONS AND IT IS IMPORTANT THAT YOU UNDERSTAND YOUR POLICY BEFORE SCHEDULING AN APPOINTMENT.

Insurance terminology: (Most Insurance companies follow this categorization, but are subject to change)

Preventative Care – Cleanings, preliminary X-rays, Sealants (for children), Fluoride (for children) & examinations

Basic Care – Fillings, Bonding, Root Canals, Periodontal Treatment (gums), Extractions

Major Care – Crowns, Bridges, Partial Dentures, Complete Dentures

***Cosmetic Procedures such as Teeth Whitening and Veneers are NOT covered by Insurance.** Dr. Sabet will provide you with options and alternatives. If we need to upgrade the material for a procedure, the patient will sign or agree to the extra fee.*

It is misleading when Insurance companies tell you everything is covered, what they really mean is they cover different types of care at different percentages and most have yearly amount limitations.

*The majority of Insurance companies cover **Preventative care** at **100%**, but it is important to understand whether you have a 6 months limitation, or a twice a year allowance. Some Insurance companies refuse to pay their portion if a patient has even breached the allotted time by one day. In this case, the patient will be responsible for the total amount due.*

Basic care is generally covered at **80%**, but can also vary depending upon the Insurance Company and the policy a patient chooses. There is a Maximum dollar amount allotted to each policy holder for all their dental needs which renews every year. On average, that maximum is anywhere from \$1500-\$2000, but again can vary with different policies and companies. **Once a maximum is reached, Insurance companies hold no responsibility for any other payments until renewal the next year.** When calculating the cost of dental care according to individual needs, it is clear that a maximum is very limiting and this can frustrate most. Basic Care is also subject to limitations, which can include an Insurance downgrading a payment. For example, some Insurance companies will not pay for a posterior composite (a white molar filling) at the 80% rate even though it is considered Basic Care. In these cases, they will downgrade the payment to an amalgam (silver-mercury) filling, and require the patient to pay the balance. The vast majority of dentists no longer provide this type of filling but most Insurance companies don't explain that clearly which leaves a lot of patients frustrated and unhappy.

Major Care is generally covered at **50%**. These are generally the most expensive procedures and carry the most limitations. Some patients need multiple crowns, and considering each crown can be anywhere from \$800-\$1200, it is easy to see how the maximum can affect the quality of the care needed. Dentures can also carry 5-10 year limitations depending on the policy.

Be vocal with your Insurance company, they are there to assist your concerns and if you feel that a claim was handled unfairly it is important to let them know. If you are having difficulties dealing with your Insurance or are confused in any way, we would be happy to correspond with them as a courtesy to you. Our front desk is always here to help discuss any questions you may have regarding your Insurance or specific procedures. It is our purpose to create a relationship of transparency and confidence with each and every patient we treat.

***There are several different policies and Insurance Companies a patient can choose. It is important to select one based on your unique needs.**