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Facts You Should Know About Dental Insurance

Dental Insurance has played a role in helping people obtain better care. We strongly feel that our patients deserve the best possible treatment we can provide. In an effort to maintain the highest quality of care, we would like to share some facts about dental insurance with you.

Fact #1 Dental insurance companies do not intend for their plans to cover all of your expenses. Their plans serve only as an aid toward acquiring better care.

Fact #2 Many dental plans tell their insured that they will be covered “up to 80% or 100%.” In spite of what you are told, most dentists find that the majority of plans cover about 15% - 40% of an average fee. Some plans pay more – some pay less. The amount your plan pays is determined by how much you or your employer paid for the plan. The less that is **paid** for the insurance, the less **benefit you receive**.

Fact #3 Many dental services are covered a specific number of times in a calendar year. For example, routine exams and cleanings may be covered only once every six months.

Fact #4 Some insurance companies tell their clients that “fees are above the usual and customary fees” (UCR) rather than saying “our benefits are too low.” In our office we do not view our patients as “usual and customary,” but as quality people who expect and deserve quality dentistry. **Remember, your insurance benefit is limited by what you or your employer paid for the plan less the profits of the insurance company.**

Fact #5 Most insurance companies have not changed deductibles, fee percentages paid, UCR limits, and benefit maximums paid yearly since 1978 when dental insurance began. Despite the little to no gain in benefits paid, the premiums for this limited coverage has increased many times generating substantial profits for insurance companies.

Please do not hesitate to ask any questions about our office policies. We want you to feel comfortable in dealing with these matters and we urge you to consult us if you have any questions regarding or services and/or fees. We will fill out and electronically file insurance forms for you at no charge. We will respond to your insurance carrier regarding “reasonable” request. We will also do all we can to assure the maximum allowable benefits are achieved based on your treatment. Bear in mind, the insurance company is responsible to you for your benefits and you are responsible to us for your account. We cannot render service on the assumption that your charges will be paid by the insurance company.

If you have any questions about the details of your insurance, we ask that you contact your employer or insurance company carrier regarding the limitations and specifics of your individual plan.