



Who Controls Dental Treatment Decisions?

You and your dentist or the insurance company

Koski DePaul Dental Group

Most dental insurance requires dentists to follow treatment plans that rely on Least Expensive Alternative Treatment approach. If there are multiple treatment options for a specific condition, the plan will pay for the least expensive treatment option-payments are based on what the insurance company determines is usual and customary. Because reimbursements are based on this approach, insurance companies never pay for fine dentistry; they pay only for very average care.

FACT: Annual benefits from most dental insurance are capped at \$1000-\$1500 per calendar year.

FACT: Benefit levels have not increased significantly in 30 years. In the 1970's insurance plus the patients co-payment was generally significant to restore an entire mouth!! Today, this amount won't even cover a single tooth.

FACT: Most insurance companies do not look out for the patient's best interest, but rather, focus on their bottom line. They do everything possible to delay reimbursement of your money that you have pre-paid to them through your insurance premiums.

Our relationship and commitment to you

At Koski DePaul Dental Group, we feel that limiting the options available to you to restore your health (dental and otherwise) based on dental or medical insurance coverage is the wrong thing to do. We value the Doctor-Patient relationship in the old fashion sense: We are committed to providing you with all of the information, option, and guidance you need to

make the best decision for you and your health. We feel that our relationship is with you and you alone. You, your health, and your satisfaction with the services we provide are all that matter. Because our relationship is with you, Koski DePaul Dental requests that you pay for the services at the time they are provided - the same expectation you or your company probably has of the customers you or they do business with. Koski DePaul Dental Group can help you with payment plans that allow you to afford truly excellent dentistry. Our financial arrangements can allow you to pay off the cost of procedures anywhere from 3 months to 5 years- with convenient low monthly payments!

At Koski DePaul Dental Group, we also feel that your relationship with your insurance company is just that – your relationship. That being said, in the interest of the fine customer service we provide, we feel obligated to do everything possible to help you get what you deserve from your insurance company: timely payment of the amount they owe you.

What Is Dental Insurance?

Dental insurance reimburses you for certain dental expenses according to a written agreement. Benefits are generally provided through a contract that your employer has with an insurance company. The premiums you and your employer pay make up the cash pool to pay for the dental reimbursed to you, along with the operating expenses and profit margins for the insurance company.

Medical vs. Dental Problems

While medical problems can be unpredictable and catastrophic, most dental problems are predictable and preventable. Regular dental cleanings and checkups will help maintain your dental health by allowing problem to be diagnosed early and corrected without involved diagnostic testing/treatment. This keeps the cost of dental care much lower than medical care.

Medical vs. Dental Insurance

Medical insurance is designed to cover the cost of diagnosing, treating, and curing serious illnesses. Medical treatment can involve a variety of physicians, specialists, tests, procedures, and medications. Depending on the health and age of the people in the medical coverage groups, the costs and coverage benefits can vary greatly.

Dental insurance is different. It is designed with emphasis on preventative care. Dental care does usually not require procedures that are as involved as those required in medical care. An examination and x-rays can usually diagnose a problem. Because most dental disease is preventable, dental benefits are written to encourage patients to get regular, preventative care to prevent serious dental problems. In general, most dental benefits require the patient to assume a greater portion of the costs for treatment of dental problems than for preventative procedures.