

## THE DENTAL INSURANCE INDUSTRY AND THE DENTIST

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Dentistry has been far more than a manner of support for me. It has not only been my life's work, but more importantly it has been my passion. Throughout my dental career I have pursued the highest level of preventive and treatment excellence to offer you, my patient. The following will spell out how a third party like dental insurance can muddle a relationship and stand in the way of the excellence that I want to provide for you.

When a person with dental insurance benefits is given a list of enrolled dentists, there is a contractual relationship that exists between the dentist and insurance company. The fundamental reason that the dentist signs with them lies in the fact that the dentist has a pipeline of new patients in exchange for their abiding with the conditions of the contract. Some of these conditions limit the type of treatment that the dentist can render, and regulate the dentist's fees which actually vary from zip code to zip code. It is important for you to know that when **a dentist signs on to be a provider for an insurance company, he or she has to make a number of compromises. I decided a long time ago that I couldn't make those compromises and maintain my commitment to quality care.**

The reason for my decision was that dentists such as myself who have continued their education well beyond the usual and customary, are restricted in performing many procedures that are outside the scope of the insurance company's benefit limitations. Treatment that I knew was best for a particular situation was either disallowed or had few benefits towards it. In their own language, they define these limitations to be "usual and customary" procedures. Quite frankly, when just out of dental school most of the dental problems I saw were very similar and their solutions may have fallen within a usual and customary range of treatments. Now, with more than 4,000 hours of continuing education, I see things much differently and I find that excellence requires more *unusual* and *custom* treatment methods. Also, after I signed on, it didn't take long for me to realize that insurance companies have no real interest in the health of my patients as evidenced by denial of benefits for some of the most important preventive and treatment services, limitations on many other procedures, as well as delayed payments.

I treat all my patients the way I would treat my family. The cost of delivering this level of care is extremely high. The greater percentage of every dollar you spend

with The Dental Wellness Center goes right back into maintaining this level of excellence -- from the laboratory that fabricates the dental restorations, incredibly well trained staff, the latest high-tech equipment, to the finest continuing education courses available in the world today. Insurance company fee schedules force the highly skilled dentist to make compromises in these areas and I will **never** compromise your treatment, in **any** manner.

Dentists make many choices of which the public is never aware. Critical decisions, for example the degree of quality in laboratory fabrications. (See *A Word About Dental Laboratory Technology*) Sure, if it's a cosmetic treatment, you might be able to see differences in quality. But most differences are subtle-- issues of fit (at the micron level), quality of materials (indistinguishable to the eye), and of the workmanship itself -- no issue until some time later. This level of quality can cost the highly trained dentist many times more than a "usual" dental laboratory.

It is very interesting to note that since dental insurance came on the scene in the early 70's, the yearly maximum benefit allowance hasn't changed a bit. It was \$1,000 - \$1,500 per/year then as it is today, not even beginning to keep up with the cost of living. (See *Dental Insurance Misnomer*)

Although this practice has no formal association with any insurance companies, many plans do allow a patient to see a dentist of their choice outside of their plan. If you do have dental insurance, I don't believe you could match the service you would receive from my team and me in assisting you to obtain your optimum benefits.

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