



About Your Dental Insurance

By Dr. Julia Richman DDS, Dino Kids Dentistry

Dental insurance is very complicated and generates many questions. Even our highly skilled team is sometimes confused about insurance plans! I would like to address some common questions and misconceptions around dental insurance.

Most dental plans are sponsored by an employer. It is a contract between the insurance company and your employer, or you. All plans have limitations in covered services. Employers who purchase these plans set coverage amounts based upon premium pricing. Dentists have no control over these amounts, frequency limitations, or any other specifications of these plans. Some plans provide broad coverage, while others cover fewer dental procedures. Coverage is determined by what the purchaser chooses based upon premium, not by the patient's dental needs. Individual plans, like employer purchased plans, have higher premiums for higher levels of coverage. We are happy to help you evaluate plans if you are considering purchasing a plan.

What is usually covered? Most plans cover dental exams, cleanings, fluoride, and x-rays. Of course, there are frequency limitations. Dental treatment beyond those services often is covered at a lower percentage (50% to 80% of the insurance company's approved fee). The patient/parent is responsible for the balance. Insurance companies have limitations on the type of services they will cover (for example, covering silver fillings instead of white fillings).

It is important to understand the limitations of your dental plan.

Many parents inquire if we accept specific dental insurance plans. The answer in most cases is, yes! We are happy to file your child's insurance, and in most cases, accept direct payment from the dental insurance company.

We are in network with several insurance companies, but not all. We have chosen to not be in-network with some dental insurance companies for two main reasons:

- Unreasonable limitations on your child's dental treatment. Some plans are so limited, it is impossible to deliver good care for your child. Dr. Richman delivers a single high-quality standard of care for all patients. We refuse to work with plans that favor lower quality care.
- Poor customer service. We will not be in network with insurance companies that treat you or our office poorly.

If we are out of network with your insurance, we will still help you by filling out the claim forms in most cases. We will work with your insurance company to resolve claims. You may not notice a difference since many plans cover procedures similarly as in-network doctors. Although we can't guarantee payment from an insurance company, we will work to get the most accurate estimate and payments for any dental treatment.

"What if my child does not have dental insurance?"

We are happy to see patients without dental insurance and give you an estimate of all recommended treatment and financial arrangements. We will work with you to deliver the best care for your child. Please call us if you have any questions and we will be happy to answer them.

This article is for general information only and is not medical or dental advice. Please seek medical and dental care with you or your child's medical or dental provider for specific questions.



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Specialty pediatric dentistry in a family-centered environment.

Our experienced team here at Dino Kid's Dentistry will happily assist your child in achieving a healthier smile. We provide a range of common pediatric treatments for children of all ages, including age 1 dental visits at the first birthday.

Baby Tooth Crowns
Teledentistry
Digital X-Rays

First Dental Visits
General Anesthesia
Nitrous Oxide

Oral Surgery
Silver Diamine Fluoride
White Dental Fillings



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