

# A WORD TO OUR PATIENTS...

Benefits provided by dental insurance companies vary considerably from one plan to the next. Normally, insurance companies "package" programs of selected benefits to qualifying consumers or employee groups at particular rates. Coverage for the treatment you require ranges from 0% to 100%, depending on your plan.

Some insurance companies pay benefits according to a fee schedule they have developed, which may be lower than the normal dental fees charged by most dentists. If your plan states that it will pay 80% of a particular dental treatment, it may mean 80% of the fee determined by the insurance company—not necessarily the fee charged by your dentist.

Most dental insurance policies set a maximum allowable annual benefit. Comprehensive dental care today most often exceeds this maximum, in part because many policies have not been revised to match inflation or to incorporate new treatment and procedures. Know the maximums allowed by your policy.

As the number and type of dental insurances have increased, so has the confusion regarding the role of dental insurance. We are responsible for fostering your dental health by providing you with the best and most appropriate treatment possible. The following points clearly define the ethics and principles of dental practice:

- Professional fees are based on your dental health needs, the complexity of treatment, and the cost to the dentist to deliver the necessary services—not on the scope of your insurance coverage.
- The type of treatment you receive is based on my professional judgement—not on the scope of your insurance coverage. It would not be in your best interest for the dentist to compromise needed treatment to accommodate insurance company limitations. I will work with you to determine possible alternative treatment plans to fit your financial circumstances, but you should not put your dental health at risk as a way to cut short-term costs.

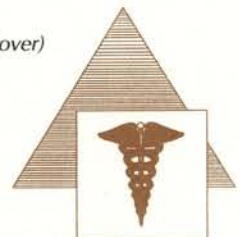
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*An Honest Commitment to Excellence.*

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- **As a service to you, our staff will complete the dental portion of the claim form. To expedite your deserved benefits, make certain that your part of the form is filled out completely and accurately.**
- **If you direct the insurance company to pay its share of the cost directly to our office, you will receive credit for this amount when payment is made and it will be reflected on your statement.**
- **Many times, insurance carriers' benefits are less than the usual and customary fees which need to be charged for services provided. If you receive a communication from your insurance company suggesting that your dentist's fees are too high, please investigate. Your insurer may be using out-of-date information or may not be aware of the particular factors that govern what your dentist must charge—such as new types of therapy, complex treatment, or geographic factors relative to professional costs.**

*The following is an excerpt from an article entitled "My Insurance Company Says You Charge Too Much!":*

"Please consider the insurance industry's "annual maximum allowance". The average, usual or customary annual maximum reimbursement is \$1,000. Even dentists who are very slow to raise fees, have raised their fees in the last twenty years. The annual maximum has remained constant. That means the purchasing power has dropped significantly. What about premium increase? One survey puts the typical payment per year at around \$477. Many employees are dropping dental coverage because the return on investment is extremely limited.

The insurance industry limits their reimbursements by maintaining a UCR allowance and annual maximum allowance that are completely inappropriate for today's costs of providing dental care. Then they have the unmitigated gall to tell our patients that the doctor is charging too much. Many of the management people in the dental insurance industry have dental degrees. They know that the fees and allowances are below cost in many instances. They also know that some dentists continue to sign on the dotted line. The insurance industry has a duty to remain profitable. They cannot be criticized for increasing profits for the company and its shareholders."