



Keith Valachi, D.D.S.

FAMILY DENTISTRY

Information for our patients with Dental Insurance

It is a pleasure having you as a part of our dental family, and we will never take for granted you having chosen us to care for your dental needs. We are also pleased that many of you have a dental insurance policy that will help supplement the cost of your needed treatment. However, while these plans are playing a larger role in helping people obtain dental treatment, we would like to share some information about dental insurance with you.

- 1. Dental “insurance” is not insurance in the traditional sense as much as it is a **benefit**, a contract between your employer and the insurance company to **partly** pay for certain services. A typical maximum benefit, \$1000 per year, is the same as the maximum paid in 1965. If this benefit had kept pace with inflation (as **premiums** certainly have) this would be at least \$3700 in today’s dollars.*
- 2. Many plans tell their insured that services will be reimbursed “at 80%” or “at 90%.” This means they will pay that percentage of **the fee schedule in your plan**. Your employer buys a contract at a specified premium and includes as many or few benefits as the employer is willing to pay for. If the insurance company tells you a fee is “over usual and customary for your area,” it means the fee exceeds your plan’s fee schedule. These fee schedules are determined the **insurance company**, and different companies have different “usual and customary” fee schedules for the **same** area, indicating that it is less than a standard determination.*
- 3. Insurance companies are in business to make money. To maximize profits they often make diagnosis and treatment recommendations based on what’s the cheapest benefit to pay, not what’s best for the patient. To maximize your benefits, we will do all we can to communicate with your insurance company by sending x-rays, photos, letters, and referrals to scientific articles so they may fully understand the benefits of state-of-the-art dentistry, but we cannot always predict what your benefit will be.*
- 4. While we have no relationship with your insurance company, we consider our relationship with you to be of primary importance. We will fill out and file insurance claims at no charge, but we will **not let an insurance company dictate our treatment recommendation to you**. We will always recommend that treatment we consider to be best for you, our patient.*

Keith L. Valachi, D.D.S.

230 Columbia Blvd.



St. Helens, OR 97051

(503) 397-0080