

Fort Wayne Pediatric Dentistry: INSURANCE 101

What are the basics of dental insurance?

- **Dental insurance is like a rebate coupon which reimburses families for the care provided.** Dental insurance companies reimburse at different rates for different types of services (i.e. check-up/re-care visits, prevention, fillings, extractions).
- **The amount of reimbursement from the insurance company is based on how much the employer paid for the insurance product.** If the employer paid more for the insurance, it will cover more of the costs, if the employer paid less, the employee will need to pay more for dental care.
- **Each year, a company's insurance may change.** For example, The City of Fort Wayne Employees have had three dental insurances over the past three years. Each year, employees need to learn what their plan covers in order to get the most benefit from their insurance.
- **Expect to look for changes year to year, even if your insurance company is the same.** Over the years, we have noticed that more insurances are making changes to save the employer and the insurance company money. These changes are not necessarily what's in the best interest for the child. For example, we know that sealants are a beneficial service and decrease cavity risk by 75%; however, insurances have different rules for how and when coverages will be provided for sealants.

What does Fort Wayne Pediatric Dentistry do to give your child the best value in addition to the best care?

- **We are always committed to placing the focus on your child's needs based on the American Academy of Pediatric Dentistry's Guidelines.** We will not let an insurance company sway what is best for your child.
- **We verify your insurance benefits,** we make sure you have active coverage, and we double-check that your insurance will provide benefits.
- **We are insurance friendly and are happy to work with all insurances.** Many insurances pay the same for preventative care in-network vs. out-of-network. We file your insurance for you, work to maximize your benefits, and decrease work on your end.
- **If there is a difference in cost,** we typically make up for it by saving you in other ways: Pediatric dentists typically have better care outcomes and can manage needs in simpler and less invasive ways.
- **We will file your claim for you to make your life easier.** Many times, insurances will pay our office directly. Some insurances like Delta Dental may pay families directly.
- **As specialists, we utilize the best information to maximize prevention.** The most expensive part of dentistry is needing treatment, so let's work together to stay healthy.
- **We utilize technology to save you trips and expense.** We offer free virtual consults to families to avoid unnecessary trips and unnecessary exam fees.