

MARTIN E.
POARCH
DOCTOR OF DENTAL SURGERY
Cosmetic & Family Dentistry

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Understanding Your Dental Insurance

As a courtesy, we will complete your insurance forms and submit them to your carrier. However, we have no relationship with your insurance company. The fee for care is ultimately your responsibility.

Why 100% coverage does not necessarily mean 100%: The services covered under your plan are selected and paid for by your employer. Your employer negotiates with the insurance company as to how much the insurance company will allow for a specific procedure. We have absolutely no input or control over how much an insurance company will allow for a specific procedure.

When your policy states it will cover 100%, it means it will cover 100% of the arbitrary fee that the insurance company has negotiated with your employer for each procedure. Although this fee is called usual and customary, insurance carriers set this fee without ever surveying the fees charged by dentists in the area. No insurance company has ever asked to see our fee schedule.

We set our fees to allow us to do what is required to achieve the best result, using the best materials and the latest technology. We do not cut corners. If the necessary fee for our care exceeds the arbitrary fee set by the insurance company you are still responsible for paying the balance of our fee.

Why “I only want what my insurance covers” is a mistake: The services covered under your plan are chosen and paid for by your employer. Your employer has a choice in the level of coverage they buy for you. They often make this choice based on their best profit, not based on your best health. If they don't cover a service or procedure you need to get well, it may be beneficial to tell your human resources department to buy better coverage for you the next time the plan is updated.

In the meantime, you have to decide if it is worth paying for the necessary care yourself. Rest assured, we will only recommend care if we are sure that it is worth it for you in the long run. We want the expected outcome to justify your involved time, effort and cost.

Many insurance companies have a yearly maximum of a \$1000-\$1500. Dental insurance is not cumulative, so if you don't use it in a given year, you lose it. It is interesting, and disappointing, that when dental insurance companies became common in the early 1970s, the yearly maximum in many was the same \$1000 it is today although the cost of delivering dental care has nearly tripled.

Why payment is due at the time service is rendered: We accept assignment of benefits from all the companies. Most companies will send insurance payments directly to us. If we are able to pre-determine the benefits payable for your treatment you will only pay the estimated co-payment portion at the time of your visit. Once all insurance has been paid, however, you will be responsible for any unpaid balance regardless of the level of insurance coverage.

Some companies will only send insurance payments directly to you. We will be glad to submit the necessary forms on your behalf. However, in these instances, you must pay the entire balance at the time of treatment. You will then be reimbursed directly by your insurance company.

We offer convenient interest-free payment plans. Please ask us for details.

Thank you for choosing us as a dental provider. We look forward to giving you the high quality dental care you deserve. Experience the difference!