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TEMPLE CITY DENTAL CARE

So my first real experience with insurance arrived just in time for my official impending departure from dental school. And at the time, I wasn't so sure about investing money into a scheme that would pay someone else lots of money only if I dropped dead... especially since I was only 24-years-old.

But the life insurance policy staked me collateral when I opened my own practice (the loan for 50 grand would, today, be good for about \$350,000.) Seven years later, when I sent in the last loan ticket stub, I'd paid off the \$72,000 total that was the bottom line after adding compound interest. Wheew! No more debt; Champagne anyone?

And if you forget about Disco, white guys with Afros, and double-knit plaid bell bottoms for men, the first half of the 70's wasn't so bad. The Vietnam War came to a close, the Lakers won 34 straight games, and you could watch the best reality show ever, the Watergate hearings, 24/7. Oh yeah, the average annual maximum dental insurance benefit was \$1,000. In 1973, my dad bought a brand new juiced-up Camarro for \$4,000. Shucks, \$1,000 was good for about six crowns per year.

Today, the investments of the early 70's have inflated some sevenfold for us all. And today, the average annual maximum dental insurance benefit remains \$1,000. Higher premiums generate one-seventh the benefits. And proposed reduced

fee reimbursements by California's major dental insurance carrier, Delta Dental (accepted Delta fees are already the equivalent of 2003 private fees) could definitely impact the economics of individual dental practices (cheaper materials, less training, and fewer team members.)

So if you think calculus, organic chemistry, and quantum physics are confusing, please consider the challenge of dental insurance. And the shocking truth of it all is "...there's really no such thing as dental insurance."

Q: What do you mean there's no such thing as dental insurance?

I like to refer to dental insurance as 3-D or Delta Dental Discounts. 3-D and real medical insurance are often confused for the same breed of premium paid security, but actually, their DNA has about as much in common as Tommy Lasorda and Sarah Palin.

Typically, medical insurance provides greater benefits the more catastrophic the health concern.

With Delta Dental Discounts, more extensive care is met by decreasing benefits.

Q: I still don't get it; can you give me an example?

If you've waited 10 years to see a dentist because you didn't have dental "insurance" and now need three crowns to restore broken large fillings or large fillings with tooth decay, the usual coverage will pay for one of them per year. And again, if those numbers don't sound right, that's because typical annual maximum benefits mostly haven't changed in 40 years while everything else has inflated some seven times.

If medical insurance was just like Delta Dental Discounts and you tragically cut off all five fingers on your right hand while building the Mother of all dog houses, your plan would pay to re-attach one finger per year.

Q: What if my insurance says "No"; what if they won't authorize the care that's diagnosed?

Insurance companies aren't in the business of diagnosing or planning care; they offer a service for profit that helps you pay your dental bill.

And when questions arise regarding your coverage, you are your own best advocate. Insurance companies are much more responsive to the people who pay premiums as opposed to the providers who are compensated.

In the end, the choice for care is something resulting from the shared vision of patient and doctor. Frequently, the choice made by dental plans is basically the cheapest (not necessarily the best or most logical) possible alternative.

Again, dental insurance plans are one way to help pay the bills. These days, Flex Saving Accounts and Health Savings Accounts as well as third party financing (interest free for up to 18 months) offer additional financial flexibility. And some dental practices also offer their own renewable savings plans.

Q: So what's the real benefit of my having dental insurance?

These days, oral health has shown strong connections to overall health and quality and length of life. If you're fortunate enough to have dental benefits, please use them. But don't allow a discount plan to define your care and quality of life.

Main thing - see your dentist; a visit might afford you another seven years of life... and health and happiness shared with friends and family.

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