

SHOULD I GET DENTAL INSURANCE?

This is a question patients frequently ask. Usually patients have just lost a company policy or are concerned about extensive work they may need. My standard answer has been to compare what you pay to what you get. That will usually reveal that you will never get out of the policy what you pay into the policy. I recently saw a commercial about private dental insurance and decided to find out if it really made sense. This plan was called Encore.

Encore, like most private plans, make it very hard to compare what you pay to what you get. I told them from the beginning of the call that I wanted something mailed to me with specifics of the plan. He said, "Sure, I just need to get some information to know where to send it." I gave him some basic information, then listened to a two-three minute sales pitch which, of course included incentives to sign up right now with a credit card. When I told him that I was not sure whether it would be of interest to me until I reviewed the specifics of the policy, he told me that he could not send out any specifics unless I signed up right now. He said they could send out brochure, but it would not have any of the specifics of the policy. Sending out a copy of the policy for review would involve "extra mailing expenses" that they could not afford.

The message was clear. They did not want you to know all of the specifics before you signed up for the policy. From what I could calculate from the limited information I could get, this plan is mostly the same as the others. They did not give me specifics about maximum fees, but from the ones they give on the commercial, the maximums seem to be about 20-40% below what most dentists would charge for the procedures. Even if you take maximum advantage of the plan (most people will not) after the twelve month major coverage waiting period, you will never get back what you pay in. Keep in mind that it will not, unlike most other types of insurance, fully cover a major accident.

Your best dental insurance: keep up with your regular exam and cleanings to avoid major problems.