

5 Things To Know About Dental Insurance

If you've never had dental insurance, and you want to save some money whenever you need to see the dentist, you might be thinking about enrolling in a plan. But what are some of the things you should know about this type of coverage before you start shopping? Here's a list of five frequently asked questions to shed some light on what to expect from a typical dental plan.

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1. How does dental insurance work?

Once you enroll in a dental insurance policy, you'll need to pay your premium each month, and you might need to fulfill a waiting period before your coverage totally kicks in. It's also important to be aware of the benefits and restrictions associated with the plan. For example, some plans let you choose any dentist you prefer while others use networks, and many plans have annual maximums to indicate how much they're willing to spend on you in a year.

Copays, coinsurance, and deductibles often apply, and these work like the out-of-pocket costs you'd incur with medical insurance. Also, dental insurance typically sorts care into three categories (preventive, basic services, and major services), so the amount of coverage will vary from one category to another, and this will determine how much you'll need to pay at each appointment. For example, while preventive care might be covered at 100%, major services might be covered at 50% and cosmetic services might not be covered at all.



2. Does dental insurance have open enrollment?

The Marketplace offers dental plans that are provided as part of health insurance policies, and you can find stand-alone plans too. However, you can purchase these dental plans only during Open Enrollment or Special Enrollment, and only if you're also purchasing health insurance.

Alternatively, you can shop off-exchange. The great thing about stand-alone dental plans is you don't have to buy them through the Marketplace, and you aren't restricted to the same enrollment period. Instead, you can apply for coverage directly from an insurance provider at any time of the year.

3. What can you use dental insurance for?

Dental insurance covers a wide range of services and procedures that can help you keep your teeth and gums in tip-top shape throughout your life. Again, there are different categories of care, each consisting of various treatments, but what's covered in each category may vary from one provider to another.

Preventive care might include exams, cleanings, X-rays, sealants, and fluoride treatments. Basic procedures might include fillings, extractions, root canals, and gum treatments. Major procedures might include bridges, dentures, inlays, crowns, and implants. Some plans will also provide coverage for orthodontics.

4. Dental insurance or pay out of pocket?

Sure, you can go without dental insurance and just pay for all of your dental care out of pocket, but why put yourself through that if you don't have to? There are a variety of dental plans you can choose from, and you're sure to find one that suits your budget, as premiums can be surprisingly low for the myriad benefits you get.

If you receive a lot of professional dental care, or if you have a spouse and/or children who need expensive treatments, this type of insurance can provide you with savings and peace of mind. Even if you only go in for an annual checkup and cleaning, it's still worth considering a dental plan that will help cover those costs and be there if you ever need emergency dental care or a pricey restorative procedure. Hey, you never know what will happen in the future!

5. Why isn't dental covered with health insurance?

Dental care isn't considered essential for adults over the age of 18, so health insurance isn't required to offer this type of coverage. However, dental care for children 18 and under might be included in some health insurance policies.

Certain types of dental care might be covered by health insurance if it's related to a medical problem. For example, if a dental procedure is used to help treat a medical condition, it might fall under your medical coverage.



Want More Info? We Can Help!

If you want to learn more about dental insurance and your many options when it comes to getting the care you need without breaking the bank, fill out the form below or contact us anytime. We'll gladly provide you with additional information that can help you make the right choice for yourself and your family so you'll never have to worry about affording trips to the dentist.

Sources

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