

DENTAL INSURANCE 101

Dental insurance can be complex, but understanding the basics of your dental plan can help ensure you get the care you need, without any surprises.

Dental Insurance Basics



Dental insurance is separate from primary health insurance plans, which means that even if you have health coverage, you might not have coverage for dental care.



You can learn more about the dental coverage on your plan by contacting your insurance carrier, or reviewing your plan details online.



Keep in mind that the coverage on a child's plan might be different than an adult's coverage, so understanding both is important.



Terms to know

Your **deductible** is the amount of money you pay toward dental expenses before your insurance begins paying. Diagnostic and preventive services are usually not subject to the deductible.

The **annual maximum** is the maximum amount your dental insurance plan will pay for in a calendar year - if your care exceeds this limit, you are responsible for paying the rest.

In order for dental care to be covered by an insurance plan, the provider must usually be **in network**. Your insurance plan will only accept claims from approved providers.

Plan **limitations** outline the maximum number of times your plan will pay for a given service in a set period of time - for example two dental cleanings per year.

Some dental benefit plans require you to pay a set amount at each visit, called a **copay**, or a percentage of the procedure cost, called **coinsurance**.

Some procedures require **preauthorization or preapproval** in order to be covered by an insurance plan. Preauthorizations are sent by your provider, and sometimes require additional documentation and x-rays. This can mean a delay before you are able to schedule your treatment.

Kentucky Oral Health Coalition

KOHC

For a lifetime of oral health





Dental procedures

- Most plans categorize procedures into three levels.
- Check with your insurance plan for coverage details.

Diagnostic & Preventive care

Routine care that is not addressing a diagnosed problem.

- Routine cleanings
- X-rays
- Fluoride
- Exams
- Sealants

Basic treatment

Less invasive and typically the recommended treatment for less severe dental diagnoses.

- Fillings
- Simple extractions

Major procedures

Required for more severe dental issues.

- Root canals
- Crowns
- Implants
- Dentures
- Complex Extractions



Understanding costs and payments

1

Talk to your insurance company or check their website before scheduling an appointment.

2

When making an appointment, be sure your dentist has up to date information about your dental coverage.

3

Ask questions to help you understand what procedures will be done and how much they will cost. Ask for a written estimate.

4

If you expect that you will owe money for your care, ask your dental provider prior to treatment if they offer payment plans or a sliding fee scale to help with the cost.

5

Remember that dental professionals make treatment recommendations based on medical necessity and what is in the best interest of the patient.

Kentucky Oral Health Coalition

KOHC

For a lifetime of oral health

For more resources, check out
KOHC's Resource Hub:

