

Dental Options...

Dentistry is expensive. I know this well because I'm the one who signs the monthly checks to pay for lab fees, dental materials, insurance, taxes, salaries, and the like. Anyone who owns a small business knows what I mean. Unfortunately, dental care in America has taken a back seat to health care in terms of getting everyone some type of insurance benefits to defray the rising costs of technology. The last thing I'm going to do here is get on a soap box and complain about our healthcare system. I'm a firm believer that you should not complain about something unless you have a proposal to fix it. The sad reality is that I can see the problems, but I have no proposal for a workable solution. I also have a sinking feeling that whatever does eventually trickle down from D.C. may have a distinct slant toward those that pay to get people elected. Whether we like to admit it or not, that's the current American way.

One of the most common questions I get from readers takes the following form: "I do not have dental insurance. How am I supposed to afford to get my teeth fixed?"

That is a great question that deserves a great answer. I hope that I'm worthy.

So here we are, a good person, barely making ends meet and no dental insurance from our employer. What do we do? It's an all too common problem and here are the options that I know of:

Uncle Sam – Last time I looked, if you're under twenty-one you may be eligible for dental coverage under Medicaid or the state CHIP program. Unfortunately, adult dental care is not covered.

Health Insurance – It is actually possible, although rare, that your health coverage may provide some dental benefits. Usually, the dental problem has to be secondary to an accident or another health complication. Unfortunately, most dental offices are not equipped to file medical claims, which are a whole other beast, apart from dental claims.

Payment Plans – Most dental offices I know offer some form of third party financing. If you can qualify for a new television at Best Buy, you can probably find a way to get your teeth fixed. Usually, the terms are great because we (your dentists) pay the finance charges up front for you.

Dental Schools – The three major cities in Texas (Dallas, Houston, San Antonio), all have dental schools where you can apply to become a patient for dental students to learn on. It takes more visits to get work done, but your time is rewarded through lower fees.

Charity Clinics – Sprinkled about the state, there are a few non-profit and government funded dental clinics that offer basic care to those that cannot afford it.

Texas Dental Association – The TDA has a program where you can apply and, if accepted, receive services from a local TDA dentist at no charge. Obviously, there's a backlog of worthy patients, but the wait is usually worth it.

Those are the options I know of. If any of you have any suggestions, please let me know and I'll share them with the class. Until next time, keep smiling.

-Questions or comments can be sent to Drs. Parrish through their website www.ParrishDental.com.