

The Best Insurance...

One of the most common questions I get from patients is, “Doc, what is the best dental insurance to get?”

This is a loaded question and difficult for anyone to answer in an unbiased way. From a doctors’ perspective, some insurance plans are better than others because they pay on time and do not require mountains of paperwork to get our patients the treatment and benefits they deserve. There are also insurance plans that make it easier than others to verify coverage and benefits so that we can correctly estimate what the insurance company will pay for and what will be “out of pocket” expense. The good news is that any insurance benefit is money that you, the patients, do not have to pay.

From a patients’ perspective, some insurance plans are better than others. As a patient, I want to pay very low premiums, go to a doctor of my choosing, and incur very little “out of pocket” expense. I want to eat the best cake there is, when and where I want, without having to pay for it.

As an insurance company, I have a single goal, the American dream...make a profit and please the shareholders. We need to take in more money than we pay out each day. It’s that simple. Receive premiums from customers and keep our expenses as low as possible. If someone pays in one thousand dollars a year, we have to pay out less than that to make a living. We all have to put food on the table. The language of the plan dictates what is paid for and what is not covered.

As you can see, we have a system that works against itself. As I’ve said before, I am not going to bash the way we do things because I really do not have a solution. I’m a firm believer that one should not complain about a problem unless they have a proposed solution. Up to this point in my life, I have no solution.

The bottom line is this: The best dental insurance to get is one that *someone else* is paying for. Basically, we’re talking Economics 101 here. If you work in a job where someone is paying money for your insurance, then it is generally a better deal than paying for all of your dental care all on your own. As a small business owner, I must commend all of our local employers who provide dental and health benefits to their employees. It is a huge expense for a small business and every little benefit helps.

Personally, my dental was covered the day my wife said, “I do.”

Now, if we could just get a few other types of doctors in the family, perhaps a chiropractor...

Until next time, keep smiling.

-Questions or comments can be sent to Drs. Parrish at ParrishDental@aol.com.