Quick Steps to Choosing the Right Dental Insurance

May 14, 2021 5 min read

This story originally appeared on MarketBeat

Just like choosing the right health insurance policy, why not carefully consider your options before you enroll in a dental insurance policy?

Did you know that dental pain accounted for 2.1 million emergency room visits in 2010, according to the American Dental Association? Most of these cases could easily have been prevented with routine care and hygiene. Yikes. Makes my mouth hurt just thinking about it.

Take a look at a few steps you can use to learn how to choose the right dental insurance for your needs.

What Does Dental Insurance Provide?

Dental insurance coverage varies and completely depends on the plan you choose. In general, you can expect to get preventive care (oral exams, teeth cleaning), basic treatments (fillings, root canals) and major restorative services (crowns, implants, etc.).

Step 1: Think about what you need.

You may not need much coverage, or you might need a lot, depending on the dental challenges your own teeth present. If you’re in your 20s and single (with a beautiful smile), you might need less coverage than a family of five who has recurring dental issues.

Step 2: Check out your insurance options.

Many types of dental plans provide coverage for services and treatments that go well beyond preventive care, also called full coverage dental options. You can look into a dental PPO (DPPO), dental HMO (DHMO), dental EPO (DEPO) or a dental POS (DPOS) plan. You can tap into a wide range of dental services and treatments with these coverages.

- **Dental preferred provider organization (DPPO)**: You will save money by choosing an in-network dentist if you choose a PPO, but you can still use your insurance benefits with dentists who aren't within your network.
- **Dental health maintenance organization (DHMO)**: DHMO plans involve networks of dentists under contract with the dental insurance company that offer dental services to insured members at predetermined rates. They usually cost a lot less than DPPOs.
- **Dental exclusive provider organization (DEPO)**: DEPOs don't cover any out-of-network care. A Blue Dental EPO plan only covers services from in-network PPO dentists, which reduces costs.
- **Dental point of service (DPOS)**: POS policies contain terms and conditions similar to those in HMOs and PPOs. Beneficiaries usually need to visit a primary care physician (PCP), who would refer them to any specialists in the network. You usually don't need to pay a deductible for procedures.

Furthermore, do you need group or individual dental insurance?

Group Dental Insurance

Group insurance plans usually involve a dental plan that you get through your workplace. Those who enroll typically get access to dental exams, cleanings, X-rays and fluoride treatments without deductions from the annual maximum.

Your employer generally pays for some or all of your premiums or deducts a share of your premium from your paycheck when you enroll in a group plan.

Individual Dental Insurance

Don’t have an employer or a way to get group coverage? Why not get an individual family policy?

Though you’ll usually pay more for coverage with an independent plan, you can more easily customize your coverage by choosing from a larger array of dental insurance coverages.

Step 3: Compare plan options.

You may have the option of choosing between a group or individual plan. Let’s take a look at both options. Does one type make more sense for your needs? As you probably already know, insurance options span various types of service, different costs and limitations and more between insurance carriers.

Note: You’ll also face plan limits on the total amount of benefits that you can claim. You can’t claim any more benefits once you hit that annual limit on your plan requirements. Find out what those plan limits entail before you choose!

Step 4: Check out your network options.

A dental network comprises a group of dentists under contract with your dental insurance carrier. The dentists in the network agree to provide dental work with a set fee. An in-network dentist contracts with your insurance carrier.

Any dentist you choose to see out of the network will require you to pay more money out-of-pocket to see them. Check out which dentists fit into the network of each plan you consider. Ask around your local area – friends, colleagues, family

members – to make sure you choose the right dentist within the right network.

Step 5: Evaluate costs.

Dental insurance costs vary depending on whether you cover just yourself or an individual, your location, your dental insurance carrier and how much coverage you choose. You may pay as little as $15 a month for individual insurance but if you need to seek emergency dental treatments or other expensive procedures, they can cost thousands.

Routine cleanings can also cost up to $200 without insurance. Getting the right dental insurance policy could save you hundreds or even thousands of dollars.

Step 6: Undergo a waiting period.

You may have heard about waiting periods, and many dental insurance plans impose one before you can actually use your plan’s benefits. In other words, insurance companies don’t want you to crack a tooth and sign up for a plan the next day. You may need to wait up to three months before you can use your insurance for major services.

Get Ready for Great Dental Insurance

One of the best things about dental insurance: It automatically covers fillings and cleanings and other basic preventive services. However, you might total up the amount you’ll pay per year for those basic services and realize you might pay more in premiums than it costs for a yearly exam. Does that make you tempted to skip dental insurance?

But what happens when you need a crown, something that can cost anywhere from $300 to $2,000 or more. Yikes. That could

take a big hit out of the monthly budget.

Consider getting dental insurance before disaster strikes, so you can keep your pearly whites looking their best.

Featured Article: What is the Rule of 72?

https://www.entrepreneur.com/article/371959