



## **Guaranteed To Make You Smile**

**by Barbara Alpern**

As we all know, our teeth play an important part in our lives. They're the first thing people notice when we smile. They enable us to eat all the foods we like. And they can also cause us a great deal of distress when we suffer from tooth decay or gum disease.

Most of us do not hesitate to go to the doctor when we don't feel well. We spend hours during open enrollment season researching the health plans to ensure we have the best coverage for medical expenses. However, many of us are not as diligent about the health of our teeth or about purchasing dental coverage to help us cope with the high price of dental care.

Dental health can have a major impact on our general health. Dental disease can cause endocarditis (infection of the heart lining) and a significantly higher risk of a heart attack or stroke. Tooth and gum infections can lead to problems managing chronic diseases such as diabetes. Other diseases, including acid reflux and osteoporosis, as well as diabetes, make us more prone to tooth decay and serious gum disease. As we continue through the various stages of life, wear and tear on our teeth can cause significant problems that require very expensive solutions.



If the cost of dental work is overwhelming and you're interested in finding out about organizations in New York City offering lower cost dental services, review summaries of resources below.

Questions after reading? Contact [barbara.alpern@hotmail.com](mailto:barbara.alpern@hotmail.com)

## **Dental Insurance**

***Before enrolling in any plan, there are a few things you should know.***

1. Verify that the dentist you want to see is in the plan's network, or that the plan you select has adequate coverage for out-of-network services. (To verify network participation, contact the dentist's office, since directories are not always up to date.)
2. If you know you need certain services performed, be sure the plan covers those services (e.g., not all plans cover dental implants).



3. Beware of any fee schedules posted on the plan's website. These are usually estimates and can vary based on the provider's contract and the zip code for the dentist's office. Contact the dental plan to verify how much it will cover for major procedures you may need.

4. Many plans have an annual maximum and stop paying claims in that plan year once the maximum is reached. The maximum is generally \$1,000 - \$2,000. You then have to pay out of pocket, but *will* continue to benefit from the lower fees negotiated by the insurer for in-network care.

5. Make sure you are aware of any waiting periods (often 6 months to a year for certain complex services) or minimum contract periods (usually at least one year, depending on plan type).



**Dental PPO (Preferred Provider Organization):** PPOs offer reduced fees for services provided in-network, and many offer some level of coverage for out-of-network services. They generally have a waiting period for certain services and a minimum contract period of at least one year. Most plans do not have a waiting period for preventive care. You usually have to meet a deductible, and then pay a percentage of the cost - which depends on the services provided. Most PPOs also have an annual maximum.

**DHMO (Dental HMO – also known as a Prepaid Dental Plan):** DHMOs are similar to medical HMOs. There are usually no waiting periods, deductibles, or annual maximums. They generally do have a contract period of at least one year. You pay a flat amount (co-pay) for services rendered, based on a discounted fee schedule agreed to contractually by its network providers. However, you must use network providers for all services. Preauthorization for certain procedures may be required.

**Discount Dental Plans (also known as Dental Savings Plans):** Note that a Discount Dental Plan is NOT an insurance plan. You pay a processing fee to enroll, and a small annual or monthly fee (annual fees are generally < \$200 for single coverage). These plans have negotiated set fee schedules with a network of providers, a percentage discount off the usual and customary amount, or a combination of both. You show your ID card when you go to a network dentist, and you will receive a discount on the amount the provider would have billed a patient with no insurance. There are no waiting periods, deductibles, or annual maximums. You can continue using your discount card for as long as you continue paying the premiums. These plans have small networks in NYC, but there may be dentists near you.

**Dental Indemnity Plans:** Indemnity Plans have become increasingly rare, but there are still a few around. They may have a waiting period and an annual maximum. They allow you to see any provider you choose, and will reimburse you for a percentage of the usual and customary cost for covered services after the deductible has been met. If a dentist charges more than the usual and customary cost, you are responsible for 100% of the difference. Also, since there's no contractual relationship between



the dentist and the insurance company, you may have to file your own claims. These plans are the most costly, but give you complete freedom to see any dentist you choose.

AARP sponsors two PPO plans administered by Delta Dental, which you can view at [www.aarphealthcare.com/insurance/dental-insurance.html](http://www.aarphealthcare.com/insurance/dental-insurance.html).

You can find a comprehensive list of dental plans available in your area by going to one of the online insurance broker sites, such as [www.DentalInsurance.com](http://www.DentalInsurance.com) or [www.einsurance.com/Health](http://www.einsurance.com/Health).



### Lower Cost Dental Services

While dental insurance and discount plans can help defray some of the costs of maintaining a healthy smile, your out-of-pocket expenses can still be high.

If you are concerned about the cost of the services you need, Columbia University College of Dental Medicine and New York University College of Dentistry provide clinics staffed by dental students who have advanced to the patient care phase of their training under the close supervision of faculty with advanced training in all dental specialties.

You will pay an initial registration fee: \$92 at Columbia, \$95 at NYU. Then, after an initial evaluation, a treatment plan along with associated costs will be discussed with you before any work begins. Expect to make more frequent and longer visits to have your procedures completed than at a private dentist, in return for services at substantially reduced fees.

Neither school participates in any private insurance plans, but both will provide you with the information you need to file a claim if you have insurance that covers out-of-network care.

There are also a number of hospitals in the New York area that offer dental internships, with clinics staffed by residents under the supervision of licensed dentists. These clinics also charge lower fees for major dental procedures than private dentists do.

Finally, if you have a relationship with a private dentist, but do not currently have dental insurance; ask your dentist if they will continue to accept payment by you at your former insurance plan's rates in return for advance payment in full. They may say yes.



## Dental Schools and Hospital-based Dental Clinics

<p style="text-align: center;"><b>Columbia University College of Dental Medicine</b></p> <p>Columbia University - Vanderbilt Clinic 622 W. 168<sup>th</sup> Street (west of Broadway) 212-305-6100 <a href="http://dental.columbia.edu/page/patient-care-t-212-305-6100-305-5686">http://dental.columbia.edu/page/patient-care-t-212-305-6100-305-5686</a></p>	<p style="text-align: center;"><b>New York University College of Dentistry</b></p> <p>Dental Clinic 345 E. 24<sup>th</sup> Street (at First Avenue) 212-998-9800 <a href="http://dental.nyu.edu/patientcare.html">http://dental.nyu.edu/patientcare.html</a></p>
<p style="text-align: center;"><b>New York Presbyterian Hospital at Weill Cornell-Dental Dept.</b></p> <p>525 East 68th Street New York, NY 10021 Program Director: Dr. Marsha E. Rubin Phone: 212-746-5115</p>	<p style="text-align: center;"><b>Maimonides Medical Center</b></p> <p>Department of Dentistry 4802 Tenth Avenue Brooklyn, NY 11219 Program Director: Dr. Alvin D. Fried Phone: (718) 283-7428</p>
<p style="text-align: center;"><b>Mount Sinai Hospital Medical Center</b></p> <p>Department of Dentistry One Gustave L. Levy Place New York, NY 10029 Program Director: Dr. John Pfail Phone: (212) 241-6031</p>	<p style="text-align: center;"><b>New York Methodist Hospital</b></p> <p>Dental Medicine 506 Sixth Street Brooklyn, NY 11215 Program Director: Dr. Aaron Brandwein Phone: 718-780-5410</p>
<p style="text-align: center;"><b>New York Presbyterian Hospital at Columbia Presbyterian-Dental Dept.</b></p> <p>622 West 168th Street New York, NY 10032 Program Director: Dr. Gregory N. Bunza Phone: (212) 305-7626</p>	<p style="text-align: center;"><b>New York Hospital Queens</b></p> <p>Dental Service 56-31 141st Street Flushing, NY 11355 Program Director: Dr. Burton S. Wasserman Phone: 718-670-1062</p>