

Jim G. Williams DMD
8558 Hospital Drive, Douglasville, GA 3134
(770) 949-5393

Facts You Should Know About Your Dental Insurance

Dental insurance has played a role in helping people obtain better dental care. Since we strongly feel that our patients deserve the best possible treatment we can provide, and in an effort to maintain the highest quality of care, we would like to share the following facts regarding dental insurance in general.

1. Dental insurance companies do not intend for their plans to cover all expenses occurred during a dental appointment. The plans serve as an aid toward acquiring better care.
2. Dental plans claiming coverage of '80% or 100%' tend to mislead patients with regards to what the actual amount of coverage will be during your dental visit. The dental plan coverage percentage is NOT based on the fee schedule for any individual office, but rather a fee schedule that generally lags behind what the average industry wide fee would be. Each individual dentist sets their own fees and is not governed by any general fee guide. Your best option is to understand your own benefits package and contact the provider to find out your individual situation.
3. Many dental services are covered a specific maximum number of times in a calendar year. It is your responsibility to be informed of your plan's limits.
4. Some insurance companies tell their clients that the "dental fees being charged are above the usual and customary" when in fact, the benefit being paid is too low and not keeping pace with the industry costs. You do not have an average mouth and we do not perform average dentistry, therefore we do not charge average fees. Your treatment plan will be based on your dental health needs, not on the amount of benefit you are eligible to receive.

Please do not hesitate to ask any questions about our office policies. We want you to be comfortable in dealing with these matters and we urge you to consult us if you have any questions regarding our services and/or fees. We will fill out and file your insurance as a courtesy to you at no charge. We will do all that we can to assure you of maximum benefits, **but bear in mind that the insurance company is responsible to you and you are responsible to us for your account.** We cannot render services on the assumption that the charges will be paid by the insurance company.

If you have any questions regarding your insurance, we ask that you contact your employer or insurance carrier regarding the specifics and details of the plan it is conducting on your behalf.