

Dental Insurance Innovation

New concept offers patient dental insurance in your office

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For twelve years the ADA and the TDA have promoted Direct Reimbursement because it is a simple, freedom-of-choice dental plan. DR is a good idea, but it is available only to employers to offer as a group benefit plan for their employees.

When promoting DR to the employers of Texas, the preponderance of requests I received from dental offices was information for patients for individual and family dental insurance. My standard response to those seeking a “good individual or family plan” was that there wasn’t an individual dental insurance plan that I could recommend. Individual dental plans typically had numerous limitations, deductibles and aggravating waiting periods of up to twelve months or more. The typical response from dental office staff back to me was...”Yes, I know, but my patient is asking so I thought I would check with you. Here in our office we haven’t seen a worthwhile individual dental plan either.”

Things have now changed!

Now there is an innovative new concept that answers the question, “Where can I get a good individual dental insurance plan?” Notice that there is a GOOD plan available. This new concept solves the problem of negative characteristics of typical individual dental plans. The plan I am introducing to you in this article has no deductibles, it has no pre-authorization requirements, and it has a straightforward dollar benefit for each procedure. Claims can be paid for any covered procedure without a waiting period.

In keeping with the philosophy of the ADA and the TDA...this simple, transparent dental insurance plan for your patients is a freedom-of-choice dental insurance plan for individuals and families just as DR is a freedom-of-choice dental plan for company groups.

This dental insurance policy is designed to pay claims from day one of coverage by graduating the benefit on some basic and major procedures, making immediate benefits available on every procedure. Benefits increase yearly and credit is given to the policy purchaser if they have had other dental insurance coverage prior to buying the policy. Another strong component to this innovative concept is that the company underwriting this dental insurance program is an A+ rated insurance company in business over one hundred years.

Dental offices are encouraged to offer applications to patients for this dental insurance in their office. This represents an opportunity for your office to help a patient secure dental coverage. Statistics show that patients are much more likely to accept treatment plans for needed care if they have insurance to help defray the cost.

This dental insurance program is innovative because it makes good dental insurance available to your patients, right in your office. Support information from brochures to educational monitors are available so that your staff does not sell this insurance, they merely answer the question when asked, “Where can I get a good insurance policy?” by saying, “You can fill out an application right here.”

The TDA Perks Program endorses this innovative new dental insurance program, DentalQuick. Assurant Health is the A+ rated underwriter, a Time Insurance Company. Dental offices that choose may become licensed and receive income from the program. Contact David Baker, Teresa Kim or Josh Epstein at the TDA for further information.

