

September & October Newsletter

Dental Insurance, Payment Requirements and Financial Options

With today's rising costs and employment cutbacks, many people are on a fixed budget and concerned with their expenditures. Not a day goes by that we do not receive at least one phone call asking "do you take payments?"

Our policy at Designer Dentistry & Smiles is that patients are required to pay their portion due at the time of their appointment. If insurance is a factor, we estimate the portion that insurance will pay and the patient is responsible for the balance after the insurance estimate. Please remember, this is only an estimate. Dental insurance differs from Health insurance. Dental insurance gives you a maximum dollar amount that they will pay on a yearly basis. Dental insurance pays a percent of each procedure and does not have co-pays but instead has a deductible. Once a patient reaches his/her yearly maximum, any services performed after this will be 100% the responsibility of the patient. Once the plan year starts over, this maximum becomes available again to use. Keep in mind that if a patient visits any other office for dental work, this applies towards the maximum allowed. For instance, if a patient comes to Designer Dentistry & Smiles for a checkup and are referred to an oral surgeon for your wisdom teeth to be removed, this applies towards their yearly maximum and may not have benefits available for other dental work needed until your insurance benefits start over.

Employers choose the plan they wish to offer to employees and each insurance plan differs from company to company. Because there are so many different plans, we cannot possibly know how your insurance will pay or what they pay for. The insurance company will not give us exact amounts they will pay. There is no guarantee of payment by your insurance.

For the convenience of our patients, we offer the following options: cash, check, credit card (Visa, MasterCard, and Discover), Care Credit, and Chase Health Advance. Care Credit and Chase Health Advance are third party financing companies that offer no interest dental loans to patients. Payment plans for up to 18 months with no interest are available. If the patient is interested in using either of these companies for Invisalign, there are extended no interest payment plans available for this. We also offer a pre-payment discount of 5% and the fee must be paid 24 hours in advance of the appointment.

For more information, please contact our office or visit with Tricia or Melissa the next time you are in.

Understanding a Root Canal

The mere mention of the word root canal is enough to send shivers down the spines of most dental patients, but other than vague horror stories and movies, most people know very little about the procedure. Root canal simply describes the center portion of the tooth where the blood vessels and nerves are located that keep the tooth alive.

The most common reason that a person may need a root canal is that the bacteria have caused a large cavity which has reached the pulp of the tooth. When this happens, the same bacteria that caused the cavity infects the pulp and it becomes inflamed. When infection occurs other places in the body, such as a cut on the skin, the area becomes red and swells. When the pulp of a tooth becomes infected, it cannot swell because it is surrounded by hard tooth structure, so it may become very painful. It is this pain that brings many people to the dentist and the way to remove the pain is to remove the infected tissue. This is done by performing a root canal, removing the infected pulp tissue using files then filling the canal with a material called gutta percha. A root canal is really just a filling that reaches all the way to the tip of the tooth.

Another reason a tooth may need a root canal is due to trauma. If a tooth is bumped or broken, sometimes the blood supply to that tooth is interrupted because the tooth is shifted quickly and the blood vessels leading into the root are broken. If this happens, the nerve tissue and other tissue inside the root are no longer getting oxygen and will die. The body may then attack that dead tissue and cause an infection at the base of the root. This can be very painful as well, especially when pressure is applied to the tooth when biting. The tooth may also begin to darken as the tissue inside the tooth dies.

While a root canal may not be the most pleasant thing in the world, chances are it is not nearly as bad as you may imagine. The tooth and surrounding tissues are numbed completely before beginning the procedure and the discomfort is minimal. We all hope it doesn't happen to us but if you should need a root canal, please talk to our assistants or dentists and come into it with an open mind. We promise we'll be gentle.

Custom Fit Sports Mouthguards

Did you know that approximately 5 million teeth will be knocked out this year due to sports related injuries? Although some sports are not considered contact sports, that does not mean you or your child may not get hit in the mouth. To ensure safety, you should consider a custom fitted sports mouthguard to protect your or your child's smile.

Custom mouthguards are a great way to protect your mouth in any sport, whether it be martial arts, kickboxing, baseball, volleyball, football, or soccer. Trauma to the mouth may happen at any level of participation, from children to college level athletes and also adults. Wearing a mouthguard during these events can help avoid teeth becoming knocked out and help eliminate oral surgery to repair any damage and also help avoid the possibility of replacing any teeth. According to the Academy of Sports Dentistry, "the lifetime dental rehabilitation costs can approach several thousand dollars per tooth, for the child or an athlete who loses a tooth (or teeth) in a sporting injury."

Although over-the-counter products can cost less, they are designed to fit several sizes of mouths. Sometimes this can mean that they are not effective and may not be a comfortable fit. Custom mouthguards help ensure a custom fit for you or your child's teeth. They can also be made in school or team colors, making it more appealing to wear.

Visit with your hygienist or dentist at your next appointment to discuss the options of a custom mouth guard and how it can help you avoid dental traumas.