

Use It.... Or Lose It!



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patients. In my practice for instance, we were able to pull up a list of patients who have treatment that needs to be completed but who for one reason or another have not yet maximized their benefits for the year. Unless we knew that there was a carefully made decision not to use their benefits for one reason or another, we sent out a letter reminding these patients what treatment has been recommended and their amount of unused dental benefit.

Many people essentially waste \$1000 by simply not scheduling elective preventable insurable therapies recommended by their dentists. For example, I routinely recommend crowns for teeth that have large questionable fillings to prevent catastrophic tooth fractures that could potentially result in the loss of teeth, pain, and potentially significantly great costs. In most cases, these crowns are "covered" procedures by insurance companies. However, patients occasionally choose to delay proceeding with the recommended crowns because they are not having any current discomfort. If we consider that insurances will often pay about \$450 per crown and a patient needs two crowns with which they choose not to proceed during this calendar year, assuming that the benefits have not already be utilized, the patient would effectively be losing \$900. Even if they decide to proceed with the

crowns during the following year, they still lose money because if another tooth would break and require urgent crown therapy, they would then have to pay for that crown entirely on their own because their benefits would have already been maximized.

Dental insurance companies are banking on the fact that patients will not use their dental benefits. People pay premiums to an insurance company gambling that they will need to use their benefits each year. Patients who opt not to maximize their \$1000 each year simply make their dental insurance companies that much wealthier.

Estute dentists make sound preventive dentistry recommendations in hopes of avoiding expensive emergency procedures like root canal therapy or catastrophic tooth loss. If your dentist has recommended treatment that you have been postponing because your out-of-pocket expense may appear to be a challenge, stop to consider the fact that proceeding with recommended treatment yet this year may actually save you a lot of money in the long run. Many dental offices, like mine, offer creative methods for people to finance what their insurance benefits do not cover so that they can proceed with preventive treatment before they suffer any discomfort.

It may also make financial sense to proceed with

dental care before December 31 for tax reasons. Depending on how your tax preparers recommend filing, it may be possible to deduct dental expenses over 7% of your annual income. At the very least, if you have a significant amount of treatment that has been recommended by your dentist, even if it greatly exceeds what your annual dental benefits will cover, a conversation with your tax preparer would be wise.

Since most dental offices become especially busy in December because people are trying to maximize their insurance benefits and their tax write-offs, it is very important that you call to schedule an appointment with your dentist as soon as possible. It never fails.... Every year some people are disappointed because they wait **too late**. Dental staff personnel are often very familiar with working with dental insurance companies. If you have any questions about your remaining benefits and what can be done to maximize them, give your dental office a call as soon as possible.

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