

INSURANCE: To Have or Not to Have?



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For some reason, everyone feels safer and more secure when they have insurance. In most cases....this is a natural, justified feeling to have.

If your house burns down, your home owner's insurance replaces it;

If you wreck your car, your car insurance replaces it;

If you need a new heart, your health insurance replaces it.

However, if you need new teeth your dental insurance says too bad we don't cover new teeth.

Dental insurance covers dentures which are **NOT new teeth**. Dentures are plastic replicas of teeth that do not function at all like natural teeth. Dentures are plastic replicas that cannot tear bread, cannot grind meat, cannot stay put in your mouth when you smile, laugh, or sneeze. So you and/ or your HR director have paid for this insurance that is suppose to make you feel safe, secure, and return your mouth as close to new or as close to original as possible. Yet with their policy restrictions, limitations, and pre-exsiting clauses, not to mention the \$1000.00 they give you annually (which has been the same amount dental insurance companies have given enrollers since 1950,) no patient can come close to restoring their mouth as naturally as possible. Dentists could restore a patient's mouth in **1950** for \$1000.00 a year when bread was \$0.10, the minimum wage was \$0.75 an hour and the average cost of a lab bill on a crown was \$5.00. These numbers and costs have inflated anywhere for 10 to 100 times in the last 50 years, meaning an employee should have at least \$10,000.00 in dental insurance a year to work with.....yet it still remains \$1000.00.

Insurance companies at this point are not really suppling employers with insurance or "coverage" in the true sense of the word; they are simply paying your dental bills for you, the ones they agree to pay (not what you may actually need.) Most importantly, they are paying themselves handsomly to be your bill payer. Employers, employees, ANYONE, would be better off paying the dentist directly, and not paying Delta Dental, or United Concordia to pay the denitst for you.

I have been working as a consultant for a private company opening medical clinics across the country. When evaluating usage reports from various school districts, counties, cities, etc, the employer on average paid the dental insurance company 10-20% more in premium payments than they would have if they had just paid the dentists directly, **AND THE EMPLOYEES WOULD GO FOR FREE!!!**

I have become highly educated on insurance matters over the last year, and I want to work with individuals, employers, HR directors, etc to share this education and to make dental care affordable to all employees and their families. If you yourself are interested in coming in for a free private insurance consultation please call our office. Otherwise, please share this article with your employer or HR director, and myself or one of my highly trained insurance specialists would be happy to have a meeting with your office. We will also be hosting an insurance forum mid November, so please follow us on FB, Carnicella and Associates, for more information on this informative seminar date. AND PLEASE, do not let any of your HR departments sign any insurance contracts with any dental insurance companies without talking with our office first! Stop paying dental insurance companies ridiculous premiums for nothing while your oral health suffers. You deserve to have a healthy beautiful mouth, and it should be affordable to achieve!



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