

# AGD:FACTSHEET FOR THE PATIENT

Compiled for you by the Academy of General Dentistry



## PATIENT FINANCING OPTIONS

### How can I pay for my dental treatment?

Many dental patients are not able to pay all of their dental bills. There are many options for financing your dental expenses. Most employers offer dental insurance plans or reimbursement plans for employees, and if you must pay for a large percentage of your treatment out of pocket, medical credit cards are available to help you finance those payments.

- **Insurance plans.** Insurance plans include managed care plans, such as Preferred Provider Organization (PPO) programs, which allow patients to select a dentist from a list of providers who have signed contracts agreeing to discount their fees. There also are Dental Health Maintenance Organization/Capitation (DHMO) plans, in which certain dentists are paid a fixed amount every month, and in return they perform certain procedures for patients for free. Before you choose a DHMO, it is best to check with your employer to review which procedures are free and which are not, and to learn about which dentists participate in the plan.

- **Reimbursement plans.** Direct reimbursement is a fee-for-service plan that reimburses dental patients according to the amount spent out of pocket on dental care, regardless of what type of treatment they receive. It allows you total freedom to choose any dentist and there are no monthly premiums. There are limits to how much money employers will reimburse you, so be sure to ask your employer about your specific plan.

- **Health care credit cards and financing.** Health care credit cards are used primarily for medical and dental procedure payments. They can be used to replace or supplement any in-house or third-party billing and collections system. Health care credit cards generally offer patients flexibility by allowing them to finance dental expenses through a monthly payment plan. Two such programs are CareCredit® and the HELPCard®.

CareCredit offers interest-free, low monthly payment options and extended payment plans for dental procedures. If you are approved, you are issued a CareCredit card.

The HELPCard health care credit card is similar to the CareCredit program in that it is designed to finance the private-pay portion of health care expenses.

Health care credit cards do require a credit application. Not all dentists accept health care credit cards, so be sure to ask your dentist about which payment methods he or she accepts.

### What do Medicaid and Medicare cover?

Medicaid covers early and periodic screening, diagnosis, and treatment (EPSDT) for patients who meet financial criteria. Members of the group that is defined as "categorically eligible" for the program include low-income children, pregnant women, the elderly, and people with disabilities, as well as families who meet states' Aid to Families with Dependent Children (AFDC) eligibility requirements, and caretakers (relatives or legal guardians) of eligible children under age 18.

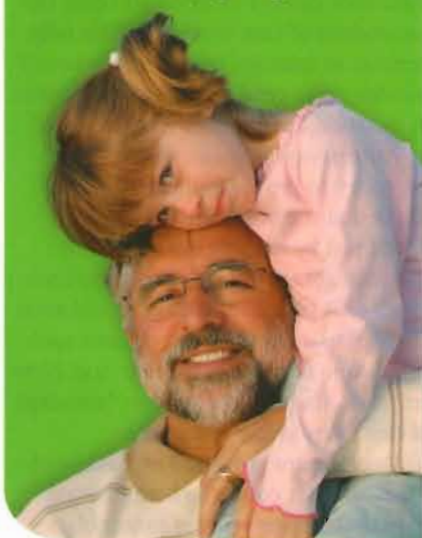
### How do I know which financing option is best for me?

When it comes time to pay for your dental care, consider what option best fits your budget. Be aware that insurance plans and reimbursement plans do not always pay the full bill, or even part of it, so you may need to think about financing the costs. Also remember that not all dentists accept all plans. Be sure to carefully read a plan's details. Ask your dentist about the financing options, both in terms of insurance and health care credit cards. If a plan does not cover a treatment, it does not mean the treatment is not needed. Trust your dentist's recommendations.

### Do you have questions about dental health?

At the AGD's Web site, you can search more than 300 oral health topics, post a dental question, sign up for e-newsletters, find an AGD dentist, and more.

Visit us at [www.agd.org](http://www.agd.org).



> For more information, visit [www.agd.org](http://www.agd.org) or call 1.877.2X.A.YEAR (1.877.292.9327).

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