



INSURANCE FAQ's:

Q: Do I have to have insurance to go to the dentist?

A: NO! While dentistry is a specialty in the medical world, it is also affordable. Our office offers multiple dental savings plans to help you prioritize your oral health, as we know that the earlier we detect disease in your mouth the less invasive and expensive it will be for you in the future.

Q: If my Dentist is not "In-Network" with my insurance company can I still go?

A: YES! Dental Insurance is not the same as medical insurance and you may visit ANY dental office you choose. At Blasco Dental we will submit your insurance claim for you and help you maximize your benefits whether we are contracted with your insurance carrier or not.

Q: Will my insurance still pay if I go to an out of network Dentist?

A: YES! Insurance companies have fee schedules which are called Usual and Customary Rates (UCR). UCR's are set by insurance companies and vary based on plans that you or your employer choose. Needless to say, there are MANY different UCR's and MANY different insurance companies. While we cannot guarantee the amount that an insurance company will pay, we have found that insurance companies still pay competitive rates to the dentist of your choice.

Q: Will my co-pays increase?

A: MAYBE! The differences of what our office fee schedule is and the "allowed" amount the insurance company pays are the financial responsibility of the insured. When a dental office is contracted with an insurance company, they are subject to all the different UCR's and plans that an Insurance Carrier may have. This leads to many inconsistencies and coverage gaps that often leave our patients frustrated and overwhelmed. Being in contract with an Insurance Carrier means the office is limited to the "allowed" procedures that are even covered. This means that the Doctor who is rendering an examination and running diagnostics, is limited to perform procedures outlined by someone sitting behind a desk and not advocating for your oral health. We believe in treating each patient individually and not simply following the insurance benefit book and letting your health become "the status quo". While dental insurance can be a great benefit, it is not the standard we use to determine your dental needs. We determine your needs based on the conditions that are present in your visits and take the most effective, efficient, and affordable steps to help you obtain excellent oral health.



Q: Will my insurance company drop me if I don't go to an In-network Dentist?

A: NO! Your insurance company cannot drop you for going to an out-of-network dental office. They will likely have to pay more for your out-of-network office visit, and they won't like it (honestly who would), but they will not drop you unless you stop paying your premiums or commit insurance fraud.

Q: How much will I have to pay?

A: Payments will vary based on your plan. While we are not able to guarantee the amount you will pay, we can guarantee that we will always advocate for you and fight to maximize your benefits to keep your out-of-pocket expenses as low as possible! We will do our best to give you an educated estimate of cost for each visit.

Q: Why would I go to a Dental Office that is out-of-network?

A: While we cannot speak for all out-of-network offices, we can speak for ourselves. We strive to live by the *Golden Rule: treat others the way you want to be treated*. At Blasco Dental we offer the quality care and concern for our patients that we would want for ourselves and our loved ones. But also, we invest in having a comfortable atmosphere with industry leading technology along with an experienced and qualified team. The choice to terminate our insurance contracts was difficult to make; we have been in dentistry for over 40 years and Insurance has not always been this difficult to work with. However, in the past few years, we have found that our philosophies and standards for care do not align with those of Insurance Carriers. We have also found that we can still utilize your insurance benefits and give you the quality care that you deserve. So, while the choice for an out-of-network dentist has many variables to consider, the unchanging variable for us is compassion. We set our "Gold Standard" and treat you with the concern, care, and quality that we as seasoned dental professionals would want ourselves and our families.