



# When is Insurance Not Insurance?

When it's Dental Insurance.

**“The thing about dental insurance is that it's a love/hate relationship among the dentist, the patient, the insurance company and the employer.”**

*Tom Limoli, Jr., Limoli & Associates*

by TOBI SCHWARTZ-CASELL

**71% of New Jersey residents** visited their dentists within a 12-month period in 2011, according to the Gallup-Healthways Well-Being Index. That puts us in the Top 10. Better than Mississippi, which came out at the very bottom of the list with 51.9%. But even the Number One state, Massachusetts, didn't have anywhere near 100%, coming in at 75.3%.

Most people would guess this discrepancy is caused by fear, but lack of dental insurance is also a culprit. The term “dental insurance” is actually a misnomer, says Dr. McHenry Lee, the co-founder of Operation Stop Decay, a national movement to provide children with free educational material on dental health, because unlike *medical* insurance, “a *dental* benefit is more like a coupon. It's only worth what the insurance company says it's worth. It has nothing to do with what the dentist charges. People who think they have dental insurance really only have limited and restricted benefits that are controlled by an insurance company.

“The contract is among the employer, em-

ployee and insurance company. The dentists have no role to play whatsoever; they are simply caught in the middle. Dentists, as a whole, are great people who love to help others. They try very hard to accommodate by hiring extra staff just to handle the paperwork, phone calls, etc., that insurance companies require.”

“What ends up happening is that people put off going to the dentist and then other

medical problems crop up,” says Stephen Markus, DMD of The Centre for Dentistry of Haddon. “Good dental hygiene, which includes regular six-month dental checkups, can help ward off gum disease, which has been linked to heart attacks and strokes.

“Also, a 2007 study in the *Journal of the National Cancer Institute* reported that gum disease might raise a person's risk of pancreatic cancer because of the inflammation it could cause throughout the body.”

“You need to visit the dentist at least twice a year to maintain optimal dental health,” says Tom Limoli, Jr. of Limoli & Associates, a company that works with dentists to navigate the

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*Dr. Stephen Markus  
The Centre for Dentistry of Haddon*

tricky course of insurance. “If you take care of your teeth, they will take care of you. But what we call “dental insurance” most often functions like a discount coupon rather than a form of insurance. In fact, it's simply a way for employers to help their employees offset some of the cost of dental care. It is not designed to pool risk or protect anyone from unforeseen expenses, which is traditionally what insurance is designed to do.

“Because generally dentists are in it to help people, most offices across the country will work with their patients to make sure they get the care they need.”

Dr. Markus is one of them. “Because of the prolonged recession in this area, we have decided, effective May 1, to open our doors to mostly anyone needing care, regardless of their insurance, with very few exclusions (e.g. HMOs and Medicaid). We will no longer require payment until after we have received your insurance payment. We will then put the balance on a credit card or help you set up a finance account. We realize times are hard for everyone, and want people to get the care they need.

“It never fails to irritate me that people with TMJ, a dysfunction of the most complicated joint in the body, are not covered by medical or dental insurance. Insurance also won't cover the safe removal of mercury fillings or the use of non-toxic materials for fillings, deferring to the inexpensive mercury-based amalgam or “silver fillings.” Even with all the findings on the dangers of mercury toxicity, the insurance companies still choose to close their eyes to these very real dangers.”

Dr. Lee is equally upset with the dental insurance industry and urges people to, “Never let an impersonal insurance company dictate your dental care. They couldn't care less about your health, comfort, peace of mind or appearance. Be happy you have that coupon for some dollars off, but never expect them to rebuild your burned-down house.” **g**

## LEARN **more** ABOUT IT

**Stephen J. Markus, DMD**

The Centre for Dentistry of Haddon  
209 White Horse Pike  
Haddon Heights  
856-546-0665  
[www.SmileSouthJersey.com](http://www.SmileSouthJersey.com)  
[www.TheEdgeSmiles.com](http://www.TheEdgeSmiles.com)

**Dr. McHenry Lee**

Edna, Texas  
[www.ihatedentists.com](http://www.ihatedentists.com)  
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**Tom Limoli, Jr.**

Limoli & Associates  
Arlington, TN  
[www.limoli.com](http://www.limoli.com)