



## *The First of Two Parts about Dental Benefits*

**March 1, 2014**

### **In this issue:**

Pirated Music   The Russian Bear   March Madness is Around the Corner

## **The Lead Story: Dental Insurance Benefits**

Taking on a newsletter issue about Dental Insurance Benefits has been a daunting process. I thought I'd better offer a disclaimer, before you even read another word. I fully recognize that many don't have any benefits at all, some have benefits but they truly don't meet their needs, and for a few, it's all they need on an annual basis. It is my style to offer an introductory sentence or two, and then, if the issue is something that's relevant to you, follow the [READ MORE](#) link to learn more, or just go to the next paragraph, or the next article. The full text of my "essay" will appear, in segments, on our blog. It is designed to educate those who have a choice as to what coverage they can select, to make choices appropriate for them.

All of us at the Centre for Dentistry are in debt to our loyal patients who understand that just as there are choices for dining out (ranging from fast food, to buffets, to neighborhood pizzerias, to chain Italian

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restaurants, to places you only go to on very special occasions), there are choices for dental care. We seek to exceed your expectations, and are proud of the great reviews our patients continue to give us. Thank you for having repeatedly chosen us for the Top Dentist in Every Local Magazine and in Philadelphia, as well.

You probably don't realize that most initial phone or email inquiries to our office begin with, "**Do You Take My Insurance?**" The ladies who answer the phone have a hurdle to overcome, right from the get-go, because aside from Delta, the straight answer is "**NO!**" But are we the practice they are looking for? The answer is a resounding "**YES!**"

I hope that this March 2014 issue helps everyone understand, a bit better, how Dental Benefits relate to your family's wants and needs. It will be continued in April with information about how The Affordable Care Act relates to dental health. If anything this bores you, skip to the next topic. If it all bores you, scroll to the bottom, there's sure to be some "cute" stuff I've shared with you that has absolutely nothing about health or the politics of health care.

I had written the *Disclaimer*, below, and then the quote (below) from James Madison serendipitously crossed my desktop from a patient. Thanks to every patient who contributed material, or who will contribute by reading and sharing with your Facebook friends every month. If you have any questions please email me. Please share this newsletter with friends and co-workers by forwarding it to your list. Please support us, as a friend, on [Facebook page Smile South Jersey](#).

**"It will be of little avail to the people that the laws are made by men of their own choice if the laws be so voluminous that they cannot be read, or so incoherent that they cannot be understood."**

James Madison

### **Dr. Markus' Disclaimer:**

This edition of our monthly Newsletter was triggered by an email from a colleague in Iowa who wrote that a patient's cleaning had been declined by their "dental insurance company" because he was **too old to receive a dental cleaning**. The patient was only 75! I thought I had seen and heard it all, but this was a new "rubber stamp denial" for most of us on the dental forum. You will note I put "dental insurance company" in quotations for a very specific lesson:

If you have home owners insurance, after you pay the deductible, whatever you lost in a fire or flood [READ MORE](#)

### **WE TREAT A LOT OF FOLKS WHO WANT THEIR MERCURY FILLINGS REMOVED**

Much of what we treat in our practice doesn't fall within the guidelines of dental

benefits. As an example, we have many patients who come to us from all over the region for the safe removal of mercury fillings. If you have any grey-silver fillings in your mouth, they're 50% mercury. Dental benefits sometimes downgrade coverage for the composite fillings we use to replace the mercury in many occasions. Why? [READ MORE](#)

## **WE ARE NOT YOUR TYPICAL DENTAL PRACTICE**

Changing course for a second, another aspect that makes our practice unique is the fact that all three dentists have been trained at the Dawson Center in St. Petersburg, Florida. This training emphasizes the exigencies of a balanced bite. It is the central core modality for helping headache patients eliminate their head pain. Balancing occlusion (the way teeth come together) also prevents breakage and prevents tooth wear and tooth loss. [READ MORE](#)

## **TEMPOROMANDIBULAR DYSFUNCTION AND “INSURANCE”**

The temporomandibular joint is the [most complicated joint](#) in the body. It's the only joint that rotates and translates, it's the only joint in the body that's bilateral, and it's the only joint in the body that's governed by the way your teeth (or other obstacles to perfect function) meet. Medical insurance doesn't cover it, because they feel it's dental. Dental benefits have it as an exclusion because, other than surgery (which is sometimes covered medically) there is no one specific modality to treat it. Surgery, IMHO is seldom the answer, because the dysfunction that precipitated the need for surgery has not been corrected. [READ MORE](#)

## **MY PERSONAL HISTORY WITH DENTAL INSURANCE**

When I graduated from University of Pennsylvania School of Dental Medicine in 1975 and started practice, dental benefits topped off at \$750 or \$1000 a year. Back then, \$1000 would cover 2 cleanings, 2 fillings and 2 root canals a year, with money left over. Almost 40 years later, benefits still top-off at somewhere between \$1,000 - \$3,000. Actuaries have said that these numbers, to have kept place with advancements in the profession and inflation, should have gone up ten-fold. It's truly unfair that once you've had one root canal done, there's pocket change left over for the crown that's needed for the tooth.

This is probably the reason that not a week goes by without seeing a beautiful root canal outcome just rotted away by decay because the benefits ran out before the needed procedures could be completed.

In 2000, when United Concordia started trying to tell me which teeth I could fill, without ever having examined the patient, I turned around, glared at them, gave them the adios salute, and never looked back. The picture that accompanies this article was one I took in the mid-nineties. Since the late eighties I was warning my patients about managed care in medicine. Is the writing on the wall for dentistry? I hope not. Managed care still has not made its way into our profession. [READ MORE](#)

When I told our Nutrition and Holistic Medicine columnist, Dr. Julia Scalise of my subject for this issue, it didn't take her long to return this article to me. Please realize that we fully understand that the intent of what we present here is Utopian. I wish we all would have fought harder when we had a chance. I wish the MD's poor sense of business hadn't panicked them into signing deals they shouldn't have in the days prior to the extinction of medical care, as we knew it.

## **JULIA'S CORNER**

As many of you already know, change in the healthcare industry is upon us. Regarding the implementation of the Affordable Care Act, I find that "affordable" is an operative word as is



"care".

Many of my friends, business owner acquaintances, and clients are experiencing major increases in health insurance premiums for themselves, their employees, or both. My monthly premium has increased about 25% on top of the already high cost I pay for a self-employed, single subscriber policy. But that is not my major concern or topic of this month's commentary. As much as I am not happy about the increase in cost for insurance, I am more concerned about the change I see in care being given.

Allow me to relate 2 anecdotes of this past week alone.

[READ MORE](#)

Wishing you health,

Julia Scalise, DN, PhD

**IF I STILL HAVE YOUR ATTENTION, HERE ARE A  
COUPLE OF GREAT LITTLE STORIES TO BREAK UP  
THIS SEEMINGLY MONOTONOUS NEWSLETTER**

**HELP ME RHONDA, OR ANYONE ELSE WITH AN ANSWER – EMAIL ME  
IF YOU CAN GIVE A BETTER EXPLANATION, I WILL PUBLISH IT IN  
THE APRIL NEWS**

I was working on a patient the other day, when My Sweet Lord came on the radio. It's

always puzzled me that George Harrison was sued by Ronnie Mack, the composer of He's So Fine. I never saw any similarities. If anyone has anything better to offer, I'd like to see or hear it, because after listening to both songs, [superimposed on one another on YouTube](#), I still don't get it.

## **LED ZEP STOLE STAIRWAY TO HEAVEN? SAY IT AIN'T SO.....**

My patient then asked me if I knew about the plagiarism suits against Led Zeppelin and songs they outright stole and took credit for on their first three albums. [It's a pretty amazing story](#), and one I was never aware of.

## **MARCH MADNESS IS UPON US**

Every year we invite our patients and their friends to fill out a bracket and try to beat me at predicting the outcome of the NCAA Div I Hoops tournament. Look for an email from us, with an invitation, right after the brackets come out.

## **GOLFERS – IF YOU MISSED THE HEROICS OF VICTOR DEBUISSON AT THE ACCENTURE MATCH PLAY CHAMPIONSHIP ....**

I'd never heard of Victor, and it turns out he's the 30<sup>th</sup> ranked golfer in the world. Watching him in the finals against Jason Day of Australia, coming back from 2 down with 2 to play was amazing. [Watch this video](#) to see some of the most amazing pars you'll ever see, from NASTY lies in the cactus and desert around the Dove Mountain course in Tucson, AZ. Did anyone else notice the similarities between the back of Victor's shirt and the cover of the Aja album?

### **CONTRIBUTED BY JOE C:**

The Russian Bear -- if you thought the snowboarding Russian crow last month was something, how about this trained bear? [WATCH HERE](#)

### **CONTRIBUTED BY RUSS B:**

If you think Ferrari F-1's are fast, [watch this pitstop](#).

## **THE AFFORDABLE CARE ACT (ACA) AS IT APPLIES TO DENTISTRY**

It was in the mid-nineties that the Surgeon General C. Everett Koop addressed the deplorable oral health of Americans and attributed it to what was a new term to me: **ACCESS TO CARE**

Here we are, 20 years later, and it remains an issue. [READ THIS](#)

The **ACA** was supposed to address this, and it was supposed to provide mandatory coverage for 3 million additional children under the age of 19. Our April issue will continue this discussion.

Have a great day!

## *The Centre for Dentistry*

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