

Q&A

With Dr. Robert Lantzy



Q: Each year at open enrollment time, someone asks this question: My company has a new plan... I don't see you on the list. Would you take my insurance?

A: We believe patients want to be in competent hands, with caring professionals focusing on their individual concerns—teaching them prevention, monitoring their progress, restoring their smiles to health and beauty. It takes quality time to do quality dentistry. It takes commitment to keep current with dental technology; to be able to offer a wide array of solutions and create a unique and comfortable experience as well.

Check your plan. If your insurance plan allows you to select the provider of your choice then your benefits will apply toward your services with us. We are happy to assist you with insurance filing. We are diligent to keep our fees affordable. If your plan makes its reimbursements based on UCR (usual, customary and reasonable), the insurance carrier's term for typical market fees, you will find it offers great coverage for services as our fees are within the scopes of "customary and reasonable."

Essentially, dental insurance is a compromise between what an employer wishes to pay toward a dental benefit plan and what an insurance carrier charges to reimburse for that benefit plan. Dental insurance plans have always held limitations and yearly maximums. In fact, yearly maximums have not changed much over the past 40 years. It is not a true "insurance" against catastrophe, nor is all-inclusive with benefits. It is simply a set of benefits toward maintaining optimal oral health.

If your plan bases its reimbursements on a fee schedule, a managed money dental plan, this can be completely arbitrary and unrealistic, so it may require more participation to cover your services.

Our past experience has shown us that in-network participation is unsustainable. When the typical dental office overhead is 65%, it is understandable and makes good sense to get out of the network as Carriers who leverage your services for their success mandate you to accept unrealistic reductions of 30% and more. Make no mistake, network participation benefits the Insurance Carrier and the Employer Company, both willing to profit at another's expense.

There are solutions called direct reimbursement programs. If the employer needs to limit the dental benefit, fine, but let the employee utilize it at their discretion. Your employer and carrier's negotiation should never command your care.

We honor the doctor patient relationship and carry high expectations for providing a high standard of care. Patients are happy with the function and esthetics of good dentistry and although it takes time to deliver quality care, patients would not want it any other way. I remember a phrase I read some time ago: Don't buy a bargain parachute and don't accept bargain dentistry.

Our goal has always been and will continue to be to treat patients respectfully, to provide solutions to their problems, and to work toward optimal oral health together. BL

Dr. Robert Lantzy is a comprehensive family dentist in Newtown, Bucks County. He and his caring staff of professionals provide a range of services in a state of the art facility where the focus is on individualized attention and lasting patient-doctor relationships. You may reach the office at (215) 860.5901 or find more information on their website at www.buckscountydental.com.

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