

Unintended consequences of insurance

As a 2nd generation dentist I fear for the dental profession. I am also worried about how the public's dental needs will be served in the future.

Dentistry is a very special profession for many reasons. Dental fear is part of our history, which has barbaric roots. Amazingly enough, the major breakthroughs in anesthesia have been created by dentists.

When we were first able to numb teeth and mouths, in my grandfather's time, most dentists charged for the new procedure. It usually cost \$1 for anesthesia. Given the option, many parents chose to save \$1 and not get the shots.

Dentists and teams held a child down and drilled and pulled without anesthesia. These horrible experiences created dental cripples for life. I still hear this story from older patients. Today, some dentists are still hurting people. Something I just don't understand.

Dentistry is and always should be a service profession where the doctor takes time to listen to the patient's wants and needs. This includes listening to and respecting true concerns like anxiety, claustrophobia, gagging, etc. Being in partnership with your dentist is a win-win situation. Everyday, we work in mouths that are connected to living, thinking and feeling human beings. Some are easy to work on, but many are terrified and would rather be in a fist fight than in our dental chairs.

In 2019, there should be extremely few painful dental experiences, hopefully none. If you are hurting and being ignored at your dentist's office, you should find another dentist.

There is a growing trend to make dentistry a common commodity, much like a fast food restaurant where food is fast and cheap. When dentistry becomes fast and cheap, but without the human touch that the service industry demands, dental fear and disappointment will become more rampant. What a horrible outcome for our patients and profession.

If you are on a dental plan that requires a Preferred Provider, you are part of the process of the decline of dentistry as a personal service. The same holds true in medicine. A Preferred Provider is not someone whom the insurance company has vetted as a superior dentist. Preferred Provider simply means a dentist or dental corporation has agreed to take a discount of up to 40 % of their normal fees. That's correct, 40%. Dentists sign up due to the fear of losing patients. This is not an imagined fear: it's real.

Being on a plan is the same as pricing bids on a job. And company policy is to accept the lowest bid. This happens in everyday business. It especially happens in government entities and is perfectly legitimate. It is perfectly legitimate in dentistry as long as the patient knows they are going to the lowest bid, which will affect the quality in some form or fashion.

The good part of being a dentist is spending time with patients and solving their dental problems. The bad part is working in the mouth. Fighting the tongue, saliva, cheeks, gagging, etc., is not an easy thing to do all day. When a dentist signs up with these plans, they either must get people in and get them out in a hurry, or they lose money. The more hurried they are, the more frustrated everyone is including the

dentist, team and patients. Patient dissatisfaction or bad dental experiences are unintended consequences of these kinds of dental insurance plans.

Of course, employers like discounted plans because it makes the dental benefit costs cheaper. Patients like it because it helps with dental bills. Most dentists hate it and feel as slaves to the insurance companies. Physicians feel the same way. Burnout is a huge problem in all medical fields and is an unintended consequence of discounted plans.

Dentists who own their own solo practices are also victims of the unintended consequences of dental insurance. In order to compete with the chains whose business plan is based on the plans, they too feel pressure to sign up as preferred providers.

This creates a circumstance in the practice. Do patients who are members of the “plan” get the same care as patients who pay full price? It’s an ethical dilemma any way you look at it. If the doctor doesn’t provide the same care, then he is creating a two-tiered practice and not providing his best care to all his patients. If he does provide the same care, then the private patient, who is paying full price, is being asked to subsidize an insurance company.

You, as the patient, need to know exactly what your insurance plan provides. If you are on a plan and your trusted dentist is also on the plan, with frank discussion, the two of you can work together in a way that will be beneficial to all. At least, if you have a Preferred Provider plan, you can still get benefits at a dentist’s office who is not a member. In this case, the benefits may be reduced a bit, but you can be sure that the dentist will not be cutting your time or treatment short. In any case, you need to understand the system, and that is the purpose of this column.

The worst unintended consequence of discounted dental insurance, and my fear for the profession, is the best and brightest of our younger generation will scratch off dentistry, and possibly medicine, as a profession.