

Are You Happy With Your Mega-sized Dental Insurance Company?

Large dental insurance companies have grown enormous over the last twenty years. The largest of these companies boasts over 47 million people in over 81,000 employer, veterans and retiree groups across the nation. Their provider network is contracted with 118,000 dental practitioners in all fifty states and Puerto Rico. The second largest claims over 9 million members.

These numbers are rather impressive considering dental coverage has significantly lagged behind health maintenance organizations (HMO) in popularity for years. It is believed that the reason for this slow growth is that providers are asked to take significant discounts to be a part of the dental provider network.

Research has shown that patients' relationships with their dentists seem to outweigh out-of-pocket cost in importance to the end consumer. Understanding this, the dentists may not feel a need to join a managed care plan, and accept discounted reimbursement, when they know that the patients they have built relationships with will likely continue to visit their offices for dental services regardless of network membership. Accordingly, there has not been the demand for these insurance plans from employer groups because the employees and their dependents may not want to join a plan in which their dentist is not a contracted provider. For this reason, employers may choose to offer traditional dental benefits to employees, that bear little, or no, significant cost to the employer.

Internet research showed only a few complaints about these plans. Among the complaints posted on an insurance consumer website noted that there seemed to be problems with the timeliness and accuracy of documents shuffled between the insurance company, the providers and the members. There was also a complaint about being able to reach a live customer service representative and having problem issues addressed in a timely manner. One of the complaints found - and this probably has less to do with insurance company than with the providers - that there were not enough providers in the area that accepted the plan's insurance. (Incidentally, this is normally just a consequence of rapid growth. Most insurance plans are responsive to member requests to add providers) Finally, there was a complaint about having difficulty in understanding and gaining information about the schedule of benefits for the member's specific plan.

However, finding only a few complaints among 47 million members leads one to conclude that the vast majority of members are satisfied with these plans. The complaints forum on this consumer website are typical of those one would find regarding any insurance plan, so it is hard to verify that these companies are doing a poorer job in these areas than their competitors.

Certainly the continued growth of these companies is a clear indication that there is a demand for their products, and that customers are satisfied with the job they are doing. This, in and of itself, would lead one to conclude that in this case, the biggest probably is the best.

Source: <http://www.articlecircle.com>

About the Author

Vaughn Balchunas writes about affordable dental insurance plans and what to look out for. You can read more about this important topic at <http://dental-ins.info>