

Simple Math: Individual Dental Insurance vs Discount Plan

Today there are several companies throughout the USA offering dental discount plans as opposed to the individual dental insurance. Many dental discount companies claim that their rates are much lower than regular dental insurance plans. Rates vary on dental discounts. For example, many companies offer savings between 10% - 60% on some dental services.

There is a very good reason why these companies are growing so quickly. Individual dental insurance plans are getting harder to find and are becoming very expensive. In many cases they just don't make sense financially; you just won't save any money. With discount plan you know your saving money. These plans normally range from \$79.95 per year. Many of these companies offer their members a refund policy and many do not have to worry about the hassle of filling out pages of paperwork.

Another advantage to a dental discount plan is that everyone is accepted into the program. It doesn't matter how much work you need done or even if you have unfinished dental work. You cannot get kicked out. Be sure and find out if there are dentists in the plan you are considering in your area.

The disadvantage of dental discount plans and programs are that they are not health insurance policies they only provide discounts. The discounts available are provided at a select number of health care providers for minimal medical services.

Traditional insurance companies offer individual dental insurance plans that make payments directly to the providers of the medical services. Dental discount programs do not make payments to providers for dental services.

For example: If a patient is charged \$1000 for a dental service, they will only receive a discount from the discount plan. The remainder after the discount has been applied is a full out of pocket expense. Traditional insurance companies are the exact opposite. They may have to pay monthly premiums unlike members of a dental discount plan but when it is time for payments to be made, the policy holder is given more than a discount. In most cases they are fully covered or they only have to pay a small co-payment. It is true that a person who chooses a dental discount plan over a traditional dental insurance plan saves hundreds if not thousands of dollars due to the fact that they do not have to pay monthly premiums.

The discount plan member is required to pay for dental care. Dental discount plan owners will receive discounts from providers only if they accept the organizations program or plan.

The best thing to do if you want to find out which better, traditional dental insurance is or dental discount plans is thoroughly investigate each benefit and disadvantage.

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

About the Author

Discover resources to help you find affordable dental insurance plans at <http://dental-ins.info/articles/affordable-dental-insurance-plan.php>