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## Indiana Dental Association Comments on Insurance

Some dental insurers are changing the way they pay dental-benefit claims. Not only does this cause confusion for thousands of Hoosiers, but it hinders proper dental care.

Dentists and insurance companies refer to this issue as "Assignment of Benefits." Practically speaking, the patient signs an agreement requesting that the insurance company send payment for their treatment to the dentist. The dentist then bills the patient for the remaining balance. This arrangement has traditionally allowed dental providers to float the cost of a patient's treatment until insurance payments arrive, which can take weeks or even months.

Unfortunately, some dental insurers have decided not to honor the patient's request if the dentist does not belong to the insurance company's preferred provider organization (PPO). The benefits go directly to the patient's home, while insurance companies know the payment may never reach the dentist. This is how insurance companies pressure the dentist to join their networks.

For patients, parents and dentists who are not expecting an insurance check, it is confusing when it arrives in the mail. The patient thinks it is a refund check and may cash it - not realizing the dental bill is outstanding. For those who do know to forward the check to the dentist, the hassle of doing so can delay or even block payment for patients or to the dentist. Why does this matter?

Dentists are small business owners with staff salaries and overhead. When dentists are unsure if insurance companies will cover their claims, they are forced to ask patients to pay up-front for treatment. In a troubled economy, asking patients to pay up-front will certainly prevent some people from being able to receive vital dental care.

The Indiana Dental Association believes insurance companies should respect the relationship, between, patients and dentists. We invite patients who value the dental care they receive to take action today in three easy steps:

- ◆ Sign our online petition already signed by 40,000 Hoosiers at [SupportPatientRights.com](http://SupportPatientRights.com).
- ◆ Join the Indiana Dental Association for Dental Day at the Capitol on Jan. 19, 2011. Find out more at [SupportPatientRights.com](http://SupportPatientRights.com).
- ◆ Contact your Indiana state legislator and voice your support of SB 65 authored by Sen. Beverly Gard (R-Greenfield). This bill will require insurance companies to honor patients' assignment of benefits requests.

What is especially disturbing is the Indiana State Chamber of Commerce's decision to oppose assignment of benefit legislation during the 20.11 session. This is both anti-patient and anti-small business. Pitting patients against doctors in the name of big insurance company profits is bad public policy. It discourages patients from seeking appropriate oral health care.

In the interest of oral health in Indiana,  
*Martin Szakaly, D. D. S.,*  
President Indiana Dental Association