

What dentistry is the most important?

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As a dentist in charge of a dental insurance company, I am asked the above question often. With current technology, equipment, materials, devices and techniques, people are naturally confused about what is most important.

The short answer is, “the best kind of dentistry is never have to have any.” Anything man makes breaks down, falls apart, and wears out over time. Different kinds of repair dentistry last longer than others due to the nature of the materials and the condition of your mouth. Dentists are simply highly-skilled repairmen. They repair the damage each of us has done by not understanding and applying the proper techniques to prevent dental disease.

From the stand point of an employer in Oregon, what should a company cover if it elects to provide dental insurance for its employees?

The most important thing for an employee is being able to get to a dentist when needed. If you have ever had to suffer through the night or weekend with a toothache, you know what I mean. Emergencies and urgencies cause lost time from work and cost employers money. For employers who hire people who deal with the public, a pleasing smile may also be important.

So what do you cover?

You may want to purchase a plan that covers diagnosis: finding out what dentistry a person needs. This is necessary for urgent and emergent conditions, as well as routine care. You may also want to provide emergent and urgent care so people do not have to miss as much work. The problem with only providing this kind of care is it does not encourage people to take responsibility for their preventative dental health.

If diagnostic care, emergent/urgent care and preventive care are covered at 100% of dentist’s fee, what’s next? Usually it’s eliminating existing pathology: infected gums and bone around the teeth, abscessed teeth and large caries lesions (cavities). These become emergencies and urgencies that cause missed work.

The next thing an employer must consider is repair dentistry. The more repair dentistry covered by the insurance, the higher the premiums will be to the employer. This brings up the pleasing smile issue. Many dentists are doing repair dentistry today because of 1) extreme makeovers and 2) mercury silver amalgam fillings.

Most of us have seen the extreme makeover program where people with bad smiles have them made over. This has placed a huge strain on dental insurance because people are going to the dentist wanting their smiles re-created. Unfortunately, many of the materials used in makeovers do not last as long and can cause damage to the nerves of the tooth, leading to more expensive problems.

One of the hottest debates in dentistry today is whether silver amalgam fillings are safe because they contain mercury. Many fillings are being replaced for this reason, adding onto dental premiums. From a purely scientific standpoint, there is no basis for replacing fillings because of mercury. If they wear out they have to be replaced, but they have not been proven to be unsafe.

After diagnosis, emergent/urgent care, prevention and elimination of pathology, fillings should be covered. The most cost-effective are, anterior (front) cosmetic fillings so people can smile, and posterior (back) amalgam fillings where people chew.

This leaves the replacement of missing teeth. Because these prosthetic devices usually last for a long time and can be financed outside of dental insurance as a way to conserve costs, they should be considered for payment last.

Most insurance sold today limit costs by annual dollar amount maximums, usually \$1,000 or \$1,500 per year, with deductibles, and with co-pays. The traditional plans cover diagnosis and prevention at 100% of the dentist's usual and customary fee. Fillings, treatment or pathology at 70% or 80%, and replacement of missing teeth and crowns at 50%.

Usually, the deductible is waived for diagnosis and prevention because deductibles discourage use of the dentist for these things that save money. Many times, the deductible applies to the replacement and crowns because it is not always necessary and shifts the cost to people who want it done. Many dental plans do not pay for services for cosmetic reasons only. In some companies, this will be a mistake because in sales, happy people with good smiles may be good for business.

So, what dentistry is most important? 1) diagnostic, 2) emergent/urgent care, 3) prevention, 4) elimination of pathology, 5) fillings, and 6) replacement dentistry with cosmetics depending on the company buying the insurance.