

# For Dental Patients

# Paying for health care services

## Things to ask your dentist prior to your dental visit about treatment:

- If you have a dental insurance plan, does your dentist participate in your health plan?
- What method of payment does he or she expect?
- When is payment due?

Your dentist should be able to prioritize a treatment schedule to help you distinguish problems needing immediate attention from those that are less urgent. Often treatment can be phased in over time. Be sure you understand the consequences of delaying treatment.

## After a treatment plan is provided to you. Ask your dentist:

- Which treatments are absolutely necessary?
- Which are elective?
- Which are cosmetic?
- Which procedures are urgently needed?
- Which ones are less urgent?
- Make sure you understand the fees, method and schedule of payment prior to beginning treatment.

If you are still unsure about treatment, get a second opinion. To find another dentist for a second opinion, call your local dental society, or ask a relative or friend for referrals. Both NYSDA and the ADA have “find a dentist” searches online at [www.ada.org](http://www.ada.org) and [www.nysdental.org](http://www.nysdental.org).

## Financing Care

Sometimes care is not covered through an insurance plan, employer benefit, or your finances do not permit paying the entire fee at the time of service. Talk with your dentist about options available through the practice.

One option offered to you may be a health care credit card. These cards are like regular credit cards. Some plans offer an interest-free period for a specific time frame. At the conclusion of the interest-free period, interest is charged. If offered a health card financing option, make sure you are provided with details about fees.

For credit cards, ask about APR, minimum finance charge, grace period, and late fees. Make sure you understand and are informed of all consequences should you not make payments under the financing arrangement. These are serious financial transactions and you need to fully understand what you are agreeing to before you sign any financing documents. Ask any questions you need to and do not make any hasty decisions.

Your dentist cares about your health and well being. Good oral health starts with prevention. Once dental disease begins, it cannot be reversed and gets increasingly worse over time. With studies finding an increasing link in the relationship between oral and overall body health, it is important to schedule routine dental visits and practice healthy habits.

***Be an informed patient. Ask questions about all aspects of your treatment and care.***



*A message from the New York State Dental Association*  
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*A constituent of the American Dental Association*