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DENTAL INSURANCE GETS MORE COMPLEX

Insurance companies seek more control as dentists struggle to provide equal treatment for all patients

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Dr. Jack Winters, a South Sound native, graduated from dental school in 1985 and has been practicing in the area ever since.

"I had always looked at dentistry as a noble and just profession and felt lucky to be able to get into the field," he said.

During the last few years, though, Winters said the industry has changed more than in years past. Of course, patients have probably noticed the technology revolution occurring in the industry, but there have been other drastic changes as well.

"The business end of dentistry has become a lot more challenging and a lot more frustrating," he said. "It's getting harder and harder just to operate."

What's making things difficult is the insurance side of the industry. Specifically, Winters dislikes dividing patients into different subgroups.

"I always came of the thought that I want to treat everyone who comes through my door equally," he said.

Dr. Eric Kvinsland, owner of Kvinsland Dentistry in Gig Harbor and president of the Pierce County Dental Society, said dental insurance has also been changing, and, as a result, many carriers have cut their reimbursements to dentists.

"It's making me nervous for what good dental care will be like in the future," he said, adding that, for some, the adversarial role with insurance providers has been too much.

"It's getting nasty," he continued. "There's more than a few dentists that decided to hang it up. They couldn't make it work. Insurance companies are starting to get more of a hold and starting to dictate more of what's going on."

South Sound dentists' concerns about insurance seemed to escalate when Washington Dental Service, one of the state's largest dental insurance companies, took a step beyond freezing its reimbursement rates to dentists and cut them significantly.

And Winters fears things might get worse for the industry as employers try to find ways to handle changes caused by national health care reform.

“Employers might cut dental insurance off to make up for the (health care) costs they will incur,” he said.

Kvinsland said the insurance situation is a double-edged sword for dentists since it is so helpful to a practice’s business side.

“But it’s a really convoluted system and hard to figure out,” he said. “We are not sure it’s as efficient as it should be.”

To paint the picture a little better, Kvinsland said he has to have one person in his office dedicated to figuring out insurance for the patients, since there are so many insurance providers and hundreds of different plans employers could be providing.

So what is the Pierce County Dental Society or — better yet, the Washington State Dental Association — doing about this situation? The short answer: not much.

“We are having trouble figuring out how to handle this without breaking the law,” Kvinsland said, adding that antitrust laws prevent dentists from advocating together on this issue, since doing so would be considered collusion. “When it comes to insurance and fees, they treat us separately.”

Some local dentists have decided to handle the insurance situation by not accepting any insurance at all. But Kvinsland said that can be dangerous, since many patients will migrate to another dentist that does accept their plans.

Winters, however, said it could be a great option for more established dentists that have good relationships with patients and have the ability to set up their own payment plans.

“I imagine you will see more and more of that in the future,” he said, conceding, however, that insurance for the foreseeable future is going to have an important role in the industry. “It provides a lot of people with the incentive and the ability to go to the dentist and have most of the services paid for. Otherwise, they may not go.”

Possible solutions

Kvinsland said one of the more exciting trends right now is the emergence of direct reimbursement programs administered by various insurance companies. People who have these plans get a certain amount of money to spend on whatever treatment they want.

“It eliminates a lot of this difficulty where the patients don’t understand their benefits,” he said.

Kvinsland said dentists and a number of insurance carriers are looking at this type of program.

“It’s less expensive for everybody,” he said. “The patient and the doctor are not trying to figure out, are you covered? Are you at your maximum? That may be the solution. It may not be a silver bullet, but it definitely seems like a step in the right direction.”

For Winters, the ideal solution would result in people, no matter their financial background, having access to care.

“Things are changing, and I don’t think we will ever go back to the way things were,” he said. “Ideally, I would like to see every patient have the same opportunity to have high quality care delivered to them. How the patients will pay for that is the question that is difficult to answer.”

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