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Dental insurance plans by Lessardcasey

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Most people have experienced the unpleasant feeling of a cavity or other nagging tooth problems. However, these pale in comparison to more serious dental problems, such as broken teeth or massive infections. Dental problems can cause a range of complications, from cosmetic (a missing tooth) to life-threatening. To make matters worse, dental services can be very expensive. One way to protect yourself from these threats is to buy individual dental insurance. With a range of options to fit every budget, dental insurance can give you peace of mind and, when disaster strikes, it can help you restore your health without making you broke.

Perhaps the least expensive option is the Dental Health Maintenance Organization. These involve specific dentists who agree to perform specific services. The basic idea of the DMHO is to keep the patient healthy, which keeps the costs of the DMHO lower. Often, these services are provided for no additional cost, although some DMHOs require a copay. One reason some plans are more expensive than others is patient choice in which dentist they visit. Indemnities, for example, allow the patient to choose the dentist. The indemnity pays a portion of the services provided, either a percentage or set amount. How much is covered varies with the plan; the more coverage, the more expensive the coverage. The patient is responsible for whatever costs remain after the indemnity plan pays its share.

Another option is the PPO (Preferred Provider Organization), which is sort of a hybrid of the DMHO and the indemnity. A PPO has list of dental services providers who have agreed to provide their services at a reduced rate. You choose the dentist you want from the list. However, unlike a DMHO, you can choose another dentist outside the PPO list, although there may be additional costs or co-pays, for which you are responsible. PPOs are usually less than indemnities. Another option is the discount card. With a discount card, you can choose from a list of providers and go to them an unlimited number of times. There are set discounts for various services. A discount card can be purchased for people who don't have insurance or by those who do have insurance, but want extra coverage.

The types of plans presented here are just some of the major options available. Be sure that when you look into a plan, you look at the list of providers. Make sure they are not too far away from where you live and that they have good reputations. Find out which services are offered and how much you will be covered for. Ask about limits on services; with many programs, you can only access services so many times a year. Also, look for plans which cover basic checkups and dental cleanings. If you do your homework, you'll find something to fit your budget and wants. Finally, don't discount the importance of good basic dental hygiene. Your dentist will tell you that a little prevention goes a long way when it comes to your teeth.

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Casey Lessard is an expert on health and dental insurance. He has been writing articles on a Individual dental insurance plans for several years.

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