

OUR OFFICE PHILOSOPHY REGARDING THE PRACTICE OF DENTISTRY

For The Practice of KURT A. MCKISSICK, DDS, PA

In the United States today, there are many levels of dental care being provided. One can break them into four rather general types.

1. Pure emergency care - where an individual seeks to obtain relief from pain and or infection.
2. Problem focused care - where a person seeks care when there is a specific known problem, not necessarily involving pain or infection. An example might be a broken filling.
3. Maintenance care - this is the first level where prevention and concern for the future are addressed. The patient usually is concerned with keeping current on their "check up" appointments. Very little is done to address lifetime goals such as long term wear problems associated with the bite, replacement of missing teeth, restoring structurally weakened teeth, etc.
4. ***Optimum dental care - that level of dentistry where the focus is on identifying the causes of dental disease and dealing with them in a logical definitive plan of action.*** This plan involves treatment that is designed to be the best that can be done for that patient in their particular situation and results in a situation that has a much longer life. ***It is this level of dentistry in which this office operates.***

Barring catastrophic events such as automobile accidents or cancer, there are three things that will cause breakdown of a person's mouth. Two are of bacterial origin, decay and gum disease. The third is mechanical stress. Without addressing all three, disease is given an invitation to visit. As a patient, our attention to the stress aspect of your dental health will be what may seem most foreign to you. This is understandable since the majority of dental practices focus only on the bacterial causes for dental problems. The concepts involved in the optimum mechanical set up of a person's mouth are not complicated, but if not properly addressed can result in very unpredictable situations. Our goal is to provide you the dental services that are appropriate for your situation concluding with the most predictable, longest lasting, most comfortable, best looking, most functional, and healthiest result that can be obtained using current techniques and knowledge.

APPOINTMENTS

We are proud that ***our office runs on time.*** We reserve the time of your appointment specifically for you. In ***very rare*** situations, unforeseen circumstances occur where the schedule is not maintained. In such situations, we will inform you at the earliest possible time regarding the situation. Our position regarding appointments is one of mutual respect. We certainly understand that there are times when scheduled appointments cannot be kept. We do request that you inform us as soon as you realize that you cannot make the appointment. Filling open appointment times three weeks away are much less stressful to the staff than filling appointments three days away. ***Appointments that are canceled without at least 48 hours notice or for which a patient does not show, a broken appointment charge is made.*** Exceptions to this are when unavoidable circumstances beyond a person's control occur. Examples of this might be an auto accident on the way to the office, or a child falls and requires sutures 30 minutes prior to the appointment. Previously scheduled but recently remembered soccer games are not acceptable reasons for late cancellations. ***Please respect our time. We will respect yours.***

To give you the best care possible and to maintain your safety as well as that of your child, we have arranged complementary services with RIGHTTIMEKIDS™ for your child under twelve years of age during your appointment time, should you need it. RIGHTTIMEKIDS™ is located in the first level of Mc Gregor Village. Please keep in mind that we do not allow children to accompany you to the treatment area while you are getting work done for the reasons mentioned above.

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FINANCES

In the normal course of events, we do not necessarily quote a fee for every procedure that is recommended. ***If the financial investment is very important to you and a fee has not been quoted, our office will, at any time, be more than happy to quote fees.*** Typically, following your initial examination, we will provide to you a review of findings that summarizes your present dental health, identification of causes for any problems, goals of treatment, recommended treatment, and a financial estimate for services that have been recommended. In addition, Valentina or Shannon will review with you various options that are available to you that can make your financial commitment more affordable.

In cases involving a relatively large financial investment possible arrangements could be made ranging from a four percent courtesy discount for payment at least two weeks prior to treatment to twelve months same as cash to conventional financing for up to sixty months.

For your initial examination, we request that you pay in full at the time of the exam. Unless other arrangements have been made, payment is expected at the time of service for all future treatment.

INSURANCE

Dental insurance is simply a contract between your employer and your dental insurance carrier. Each insurance contract is different and may change from time to time. Basically, the more money your employer is willing to invest in this benefit, the more extensive the coverage will be. ***Even though a procedure may be appropriate to do, if the insurance contract specifically states that this procedure is not covered, nothing can be done to make the insurance cover it.*** This is very different from medical insurance where the insurance company usually agrees to cover all “necessary procedures”.

In addition, there is the confusing concept of “usual and customary rate” or UCR. The UCR is a fee for a particular procedure that has been determined by the insurance company. Generally, it is thought that this is the average fee for a procedure. However, this is not true. Insurance companies gather fees and offer plans based on the percentile of the UCR they will cover. Plan A that covers fees to the 90th percentile will cost an employer more than Plan B that covers the same procedures up to fees at the 70th percentile. Even more amazing, Plan A and Plan B will have insurance booklets that say they will cover 100% for procedure X!! In addition, company Q may update their fee surveys every quarter while company R updates theirs every year! Company Q may use a zip code as the area for which they are sampling while company R uses the surrounding three states! ***What this means is that even though a contract states coverage, it is still nearly impossible to determine what that coverage means in terms of dollars.***

Many insurance companies will make it seem that it is essential to submit a treatment plan for treatment that involves more than a certain amount of money. This is almost never the case. You either have the coverage or you don't. The only thing that this procedure does is to delay treatment from progressing. Even if it is done, the insurance will not guarantee that they will pay that amount they return on the disclosure of benefits! ***We have found that the simplest and quickest way to find out coverage amounts is for the patient to call the insurance company and ask!***

As you can see, coverage in one plan is not simple and is a nightmare if dealing with multiple plans. For this reason, it very important that you realize that insurance is a relationship between you, your employer, and the insurance company. The treatment plans we recommend and the fees associated with them are based upon your needs and desires and our costs of operation. We have no control over amounts of insurance coverage. ***The financial responsibility for your treatment rests with you and you alone.*** We are more than happy to assist you in dealing with your insurance and maximizing your insurance benefits.

To give you the best care possible and to maintain your safety as well as that of your child, we have arranged complementary services with RightTime Kids® for your child under twelve years of age during your appointment time, should you need this service. RightTime® Kids is located in the first level of McGregor Village. Please keep in mind that we do not allow children to accompany you to the treatment area while you are receiving dental treatment for the reasons mentioned above.