**Should I purchase a Dental Membership plan or Dental Insurance?**

**Q.** Is it better for you to join our Dental Membership plan and or purchase dental insurance?

**A.** For patients who pay for their own insurance, the decision to join a dental insurance plan is not always as easy of a decision as purchasing health insurance.

Things to consider:

**Financial Considerations**

An uninsured patient can incur hundreds of thousands of dollars in *medical* fees in a relatively short amount of time. Dental care is a little different and doesn’t quite pose the same threat. Sure, dental care can be an expense you don’t want to pay, but lack of dental care can absolutely be costly. Untreated dental issues can also lead to other systemic health issues that can possibly be life-threatening.

Compared to medical care, many Americans skip necessary dental care because they think they can’t afford it. Typically, in house dental membership plans are a better value than dental insurance, especially if a patient needs extensive dental care, because insurance has limitations like waiting periods, downgrades, denials, and yearly maximums.

**Calculating Costs**

What is the cost of a membership plan vs an insurance plan? Great question. Here is an example. Let us help you walk through our Insurance vs. Membership Plan Comparison sheet to determine your exact costs.

**Cutting out the “Middleman”**

Why should I drop my insurance and join the dental membership plan? Here are just a few reasons why it makes sense.

1. Dental insurance plans have benefit caps or yearly maximums that are typically in the range of $1000 to $1500 per year which can easily be reached if extensive care is needed. Remember, your cleaning services are also taken out of this maximum. The discount offered through the membership plan can sometimes add up to savings of over $1,000.
2. There are often waiting periods for major procedures with dental insurance which means you may have to pay premiums for a year or more before you can utilize your benefits.

You can start using your benefits with the membership plan right away on day 1.

1. Although you may find coverage for routine preventative care and non-major dental care, you will typically find the premium you pay amounts to pre-payment for your plan, so why not cut out the middleman and join a membership plan without the hassles of insurance and typically lower monthly premiums?

Our membership plan offers comprehensive coverage for all your preventative care needs and an additional discount on other care with no hassles

1. When it comes to your oral health, your dentist knows best. Dental insurance companies answer to their shareholders and prioritize their bottom line, which translates to higher premiums and more denials and exclusions for their members. This is why they like to dictate who you can see, what you are allowed to do, how often you can have it done, how much they will or will not pay, and what they believe is best for you. Does that sound like something your insurance should be deciding? Absolutely not. That is a decision between you and your care giver so removing the insurance company from the equation allows you to receive the best care.

Our membership plan allows you the exceptional care you have come to expect at the best value and keeps your dental care decisions between you and your dentist.

**How do I learn more and join your dental membership plan?**

Joining our plan is easy. You can easily find out more in our membership plan by:

* calling our office at {insert office phone},
* asking us about it at your next appointment,
* or clicking on the button below to learn more and pre-enroll in our plan. Don’t worry, you will not be charged until you come into the office for your appointment, and we determine the best plan for your dental care needs.

{Insert Enrollment link or link to your plan on your website.}

As always, we are happy to answer any questions about our membership plan, your specific needs or help you in any way we can. Thank you for allowing us to provide you with the very best care. We look forward to seeing you at your next appointment.

Smiles,

{Your practice name}