Dental Network Card Program

Background

Dentists, like other healthcare providers, typically charge patients **without** insurance **more** than they charge insurance companies for their insured patients.

Dental fees vary from one geographic region to another.
Fees in San Francisco are higher than fees in Seneca Falls, NY, for instance.

Dental fees vary <u>within</u> every geographic region.
In each region some dentists charge fees that are 50%, or more, higher than what some other dentists in the region charge.

Dental fees vary with the same dentist.
Dentists often charge (accept as payment in full) different patients different amounts.

Because there are few, if any, generally-accepted dental quality standards, there is no assurance that high fees for a particular procedure mean high quality (or that lower fees mean lower quality).

Fees billed to patients without dental insurance often are higher than what dentists accept as payment in full for patients who have dental insurance!

Purpose

The **Dental Network Card Program** was created so that patients without dental insurance will be billed the same amounts – sometimes even lower – than what dentists usually accept when patients have dental insurance.

Not all dentists agree to be in the network, but more than 150,000 throughout the country do participate. Dentists in the network typically accept amounts that are <u>much lower than area average fees</u>, in every part of the United States.

Prices for the Dental Network Card are $36.50 Single or $52.00 Family, per year.

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