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2017 Michigan Renaissance Festival

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COLUMN

Why is my Dental Insurance So Awful?

Patients ask us quite frequently, “Why is dental insurance so terrible?” Among the list of top complaints are:

- Copays are too high
- Services aren’t covered
- Not enough coverage
- Unrealistic time limitations

Truthfully, dental insurance can be awful for the patient and the dentist. Dental insurance started around 50 years ago offering coverage up to \$1,000 dollars per year. In the 1970’s, \$1,000 could get you a lot of dental work. Today, coverage amounts are still right around \$1000 on average- a half a century later! If the insurance companies raised their yearly caps in line with inflation, cost of living, and overhead costs in dentistry, patients should have around \$7,000 per year. Unfortunately, this has not occurred.

What’s more unfortunate is that many people believe that the insurance companies have their best interest in mind and whatever they “allow” under their coverage is always the right course of treatment for them. As a healthcare provider, it is my job to advise my patients on what is best for their overall health. Many times this includes dental work that exceeds yearly maximums or “rules” that have been dictated by the insurance provider. These guidelines are not based on what is necessary or ethical, they are based on protecting the profitability of the insurance carrier.

Is my dental insurance going to help me at all?

Dental insurance can be beneficial for many people and their families. When routine dental cleanings, fillings, and even a single crown is needed, dental insurance will help offset the costs of this level of treatment. Many times it is possible to stage treatment in order to maximize a person’s benefits and this is always a priority so that our patient’s out of pocket expenses are minimized. It is when a person needs larger amounts of dental work, that dental insurance maximums get used up quickly and the out of pocket expenses are larger for patients. In times like this, I always recommend flexible health savings plans or utilizing financing options that we use in our office like Care Credit which offers 0% financing for 12 months. Most dentists like to educate their patients on utilizing dental insurance like a “coupon.” It will obviously help towards paying for your necessary dental work and they would be responsible for the remaining financial balance.

Should I use my insurance coverage to determine my dental treatment?

In a word – “No.” It is understandable that you might want to make treatment decisions based on how much coverage you have. You may even assume that your coverage will pay for all of your costs. Regrettably, this is not the case. Just as you would never choose to leave portions

of your cancer untreated, you shouldn’t choose to ignore dental decay, broken teeth,

toothaches, abscessed teeth, and maybe even unattractive smiles that hurt you socially or in your career. Your insurance company doesn’t care if you have disease or are suffering. Their primary interest is not you. It is in protecting the difference between their income and how

much money they give you back when you need it.

Working with a patient’s insurance is always a priority in most dental offices, however, we must be realistic on the limitations of these policies. In order for dentists to provide the same high level of dental care that is expected, it is impossible to stay completely within the confines of certain insurance rules. Therefore, educating our patients on what their specific out of pocket expenses are prior to treatment and giving them reasonable options on making it affordable to them, is the best approach to handling their dental needs...while still respecting their budgets.

Jeffrey S. Haddad, D.D.S., of Doolin & Haddad Advanced Dentistry, completed his dental education at the University of Michigan in 2001. Dr. Haddad is a fellow of the prestigious Las Vegas Institute for Advanced Dental Studies. He lectures nationally on cosmetic dentistry, TMJ disorders and practice management. For more information, visit www.rochesteradvanceddentistry.com.



Dentally Speaking by Jeffrey S. Haddad D.D.S.

50+ Expo Offers Free Health Screenings & Information

The OPC and Rochester Regional Chamber of Commerce will host a 50+ Expo on October 4 from 9 a.m.-3 p.m. featuring health screenings as well as local health, financial, senior living and wellness experts.

The OPC 50+ Expo will feature more than 70 vendors with information about

caregiving retirement, living travel, health & wellness, nutrition and more.

The event will also feature raffle prizes, free admission and parking, and refreshments available for purchase. OPC is located at 650 Letica Drive. Call 248-656-1403 or visit www.opcseniorcenter.org for more information.