

5 dental scams that really bite

By: Marilyn Bowden, Bankrate.com

Going to the dentist involves a certain level of trust. In a way, it's not that different from taking your car to a mechanic: Most of us don't have the expertise to evaluate the diagnosis.

While most dentists are ethical, it's smart to remember that the degree on the wall isn't a guarantee of honesty. Dental scams sink their teeth into unsuspecting patients every year, says James Quiggle, a spokesman for the Coalition Against Insurance Fraud.

"The most frequent dental scams are inflating claims, delivering worthless treatment that patients don't need and billing insurers for phantom treatment that the dentist never delivered," he says. "Dentists also may have a staffer do procedures that only a dentist is licensed to perform, yet bill as if the dentist had done the work."

Leaving cavities in your finances

"Added up, these cons can mean big dollars for a dentist's bank account," Quiggle says.

The National Health Care Anti-Fraud Association estimates that financial losses due to health care fraud are in the tens of billions of dollars.

And that includes these 5 dental scams.

Less-than-honest dental practices may bill insurance providers for more expensive procedures than those actually performed -- or fabricate charges entirely.

"From the patient's perspective, these are things that can happen that they are not even aware of," says dentist Dr. Katina Spadoni Morelli, dental director for dental benefits company Delta Dental of Illinois.

Beware of 'upcoding'

Inflated claims, known as "upcoding" in the insurance industry, involve charging for a more expensive procedure than the one actually performed.

For example, Morelli says, a simple extraction might be upcoded to a more complicated one. A routine cleaning may be embellished to a pricier deep cleaning.

Con artists in white coats may even add procedures you never had.

"Check your explanation of benefits closely to make sure the bill reflects what procedures the dentist performed," Quiggle says. "Did you really have X-rays or fillings replaced, or is that sneaky billing at work? Are the treatment dates accurate,

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Another way some dentists might exaggerate a claim, Morelli says, is to break down a comprehensive procedure such as a root canal into its component parts and charge for each one, even though a single code could be used for the whole procedure.

Why should you, as a patient, care about insurance fraud? Isn't that your insurance company's responsibility?

"Larding your policy with unfounded billings can increase your premiums," says Quiggle, of the Coalition Against Insurance Fraud, "and in extreme cases, max out your policy limits. This means the patient may be on the hook for excess billings."

So, what can you do?

Patients need to be proactive, dentist Morelli says.

"Ask your dentist to pre-estimate the cost of treatments before any work is done," she says, "because different dental plans may cover things differently."

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