

The drill on how to save money at the dentist

By: Zachary Hansen, MagnifyMoney

The sight of sharp dental picks and forceps. The bad memories of bleeding gums. The exquisite agony of a root canal. All of it can cause anxiety among the boldest dental patient.

Another major source of anxiety is the price of those dental visits, from routine cleanings to extensive procedures. More than 40 percent of adults said they don't visit the dentist because of the cost, according to a 2014 study by the American Dental Association (ADA) Health Policy Institute. And 21.9 percent of high-income adults with insurance still cited cost as a reason for missing visits.

At the end of the day, most dentists are in the business of helping people achieve great oral health, and there's nothing better than finding a dentist you can trust 100%. But it's still vital to understand why a dentist is taking X-rays, recommending certain procedures or handling billing in certain ways. Equally vital is having confidence that those explanations are in your best interest.

"Most dentists are honest and ethical, but a disturbing minority are willing to jeopardize their own licenses and their patients' care to pursue insurance money illegally," says James Quiggle, director of communications for the Washington D.C.-based Coalition Against Insurance Fraud.

Avoid unnecessary procedures and bill padding by recognizing these five lies your dentist might tell you.

1. "We can't give you an estimate of the cost."

Any dentist's office should be able to get you an estimate of the cost, or at least help you get that information from your insurer.

"Ask your dentist to pre-estimate the costs of treatment before the procedure is done, and compare that to what other dentists show you," Quiggle says. "You might find a difference in price or how much work needs to be done, if it needs to be done at all."

Prices vary widely across the nation. The national average cost of a root canal stands at \$415-\$1,575, according to the ADA. The survey was based on 1,695 respondents.

The ADA further notes that many variables will affect the actual treatment cost ± consider, for instance, the types of materials used or the size of the treatment area. Online cost estimators and calculators, such as Delta Dental's cost estimator, can give costs for specific cities.

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"Patients need to be far more assertive in understanding the procedures and their detailed dental bills. Patients also should know what procedures are needed and which ones aren't needed," Quiggle says.

2. "You need multiple tooth extractions or root canals."

Unless you absolutely abuse and neglect your teeth, multiple major procedures shouldn't pop out of nowhere at the dentist's office. While root canals and tooth extractions can sneak up on some patients, most of the time there's significant pain associated with them beforehand.

No matter what's being recommended, ask your dentist why you need a procedure, says Dr. Daniel Croley, vice president of network development for Delta Dental, a national dental benefits carrier based in Oak Brook, Ill.

Quiggle adds, "If a dentist recommends elaborate and invasive procedures such as multiple root canals or extractions or multiple cavity fillings, get a second or third opinion."