

## When Dental Surgery Lands A Patient in a World of Everlasting Regret

By: Dianna Wray

Soft elevator music almost drowns out the distant whine of the dentist's drill as Mark Deel sits in the waiting room of The Lakes Dental Center in March 2015. Deel sips a margarita and talks football with the gregarious office manager, Brad McGonagle, in the tastefully decorated League City dental office, while Deel's son Noah gets a cavity filled on the recommendation of Dr. Amanda Hoover.

Before Hoover went to work on Noah's mouth, the receptionist told Deel it would cost \$300.

A few minutes later, Hoover asks Deel to come take a look inside Noah's mouth. As Deel stands by, Hoover opens Noah's mouth and begins poking around with her fingers and silver instruments. The cavity is too deep, she tells Deel. They might have to put a crown on it. Hoover gestures to the teeth on either side. These teeth are weak too, she says, so they need crowns as well.

Deel agrees the teeth need to be fixed and goes back to the front, where McGonagle, who also happens to be Hoover's husband, offers Deel another margarita. A dental hygienist appears in the waiting room and informs Deel his son now needs five crowns. It will cost \$6,000 out-of-pocket, she says.

Deel freezes for a second, stunned. He works at an oil refinery in Texas City and has been on strike over contract negotiations for weeks. His wife, Lisa Deel, works in the human resources department at Chevron Phillips, but with four kids, her paycheck can barely cover their minimum expenses. "I don't have that kind of money," he tells McGonagle.

McGonagle doesn't miss a beat. He can see Deel is a nice guy and he wants Noah to get what the boy needs, McGonagle says. Deel might qualify for a "special loan" from a lender that pays the office "right then and there," says McGonagle. "I've had good luck with these guys," McGonagle tells Deel. Hoover's office also bills the Deels' insurance for \$6,000.

Before Deel has even thought about it, he has applied for a "care card," a health-care credit card with an extremely low initial interest rate that soars if the card isn't paid off within the first six months.

Insurance companies have also helped shape dentistry because insurance adjusters have kept the annual coverage rate cap between \$1,000 and \$1,500 since the 1970s, without adjusting for

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inflation, according to the American Dental Association. "There are so many financial pressures on dentists today. It's getting much harder to make a profit than it used to be," James Quiggle, spokesman for the Coalition Against Insurance Fraud, says. "Most dentists are honest and ethical, but the financial pressures to make a go of it, whether as a sole practitioner or as part of a corporate entity, can push dentists who are on the edge to do ethically questionable things just to try and survive."

Insurance company officials have also used the fact that they offer networks of potential patients to negotiate low payment rates for services, Quiggle says. To make money, dentists have to perform more services or get patients to agree to pay for more services out-of-pocket.

"It's a function of debt. People are starting up their practices with huge amounts of debt, and they need to find a way to get out of debt and subsidize their practice, so they get a little less discriminating," Dr. Jeffrey Camm, a pediatric dentist in Washington state, says. Camm got so frustrated seeing patients with unnecessary dental work that he wrote an essay in 2013 that was published in The Journal of the American Dental