

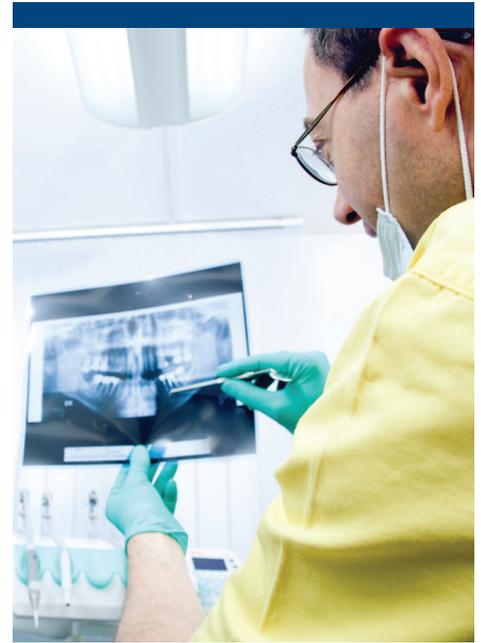
Dental Plans and X-Rays

An ounce of prevention...

Good dental health means keeping your teeth healthy and strong for a lifetime: that's the goal and getting there is a conscious decision on your part to combine good home care with regular professional care from your dentist. Good dental care is something you and your dentist accomplish together. Both of you have an interest in keeping your mouth healthy.

Your dentist recommends treatment that will help you maintain your oral health regardless of any dental plan coverage and it is up to you to ask questions and make the decision about when to proceed with treatment.

And while your dental plan coverage may be a factor for you to consider, your decision about your treatment should be based upon your individual health requirements.



Are X-rays covered under dental plans?

Yes. Most dental plans provide coverage for diagnostic services such as X-rays, although some types of X-rays have frequency limitations. As an example, bitewing X-rays are typically covered at the same frequency as the recall examination (checkup) and this is because the need for these X-rays is determined by your dentist at the time of your checkup. In order to reduce dental plan cost, some employers have increased the frequency limitation on bitewing X-rays from once every six or nine months to once every 12 months. The result is that when you go for your recall examination, your dentist may prescribe X-rays and depending on your dental plan coverage, they may not be covered. Necessary dental treatment and covered dental treatment are not the same thing. Having a dental plan doesn't mean that you'll never have to pay for your dental care.

How often should X-rays be taken?

The *Healing Arts Radiation Protection Act* (HARP) precludes the taking of a set number of X-rays at regular intervals such as every six months. Your dentist only orders X-rays where there is a diagnostic need and the dentist will order only the type and number of X-rays that you require.

Why do I need to have X-rays?

X-rays allow your dentist to see areas of your teeth and mouth that would otherwise be invisible. Among other things they show cavities between the teeth and infections of the roots. This means that your dentist can detect and treat dental problems before you are even aware of them! If decay and infection go undetected and untreated, they can lead to pain and discomfort as well as more costly and invasive dental treatment. If you have questions about why X-rays are needed, you should talk to your dentist.

Are there laws about when X-rays can be taken?

Yes. The *HARP Act* requires that radiographs must be prescribed by a dentist before they can be taken. This means that the dentist must first determine the need for the X-rays by means of a clinical examination. Your dentist may also consider other factors such as the expected occurrence of disease, risk for specific dental diseases, the results of past examinations or specific problems that you are experiencing. Your dentist will make a patient-specific prescription for radiographs, which may then be taken by a certified staff person even when your dentist is out of the office.

My insurance company says that many dentists do not prescribe X-rays based upon patient need.

Your insurance company is wrong! As stated above, the *HARP Act* requires that dentists make a patient-specific order for X-rays. Your insurance company's job is to pay your dental claims based upon the terms of your dental plan contract. An insurance company can't conclude from a review of a claim form that there wasn't an order for the X-rays based upon your individual health-care needs or that the X-rays were not needed.

