

Insurance

Q: My wife works for General Motors and we're hearing rumblings about future cutbacks in her benefit package. With the economic challenges we're experiencing throughout the country, I wonder...How secure is our dental insurance in the future?

A. I don't have a crystal ball but I'm guessing, in the long run, dental insurance will not prevail in most benefit packages, GM included. The bigger truth is that dental benefits have been shrinking for years, because the annual maximum for your treatment has not increased in step with inflation. For 35 years the industry standard has been around \$1000 per year. In 1973 a thousand dollars bought a lot more dentistry (a lot more *everything*) than it does today!

Despite all that, dental insurance has been a wonderful gift from your wife's employer, and has helped many "afford" healthier mouths. Now here's the down side: Over these "insured" years many people have stopped *owning* their dental health conditions. They rely instead on the various treatment options offered by their particular insurance plan—a plan they didn't even choose (as it was chosen by their employer). We hear statements like "Well if my insurance doesn't cover it, I don't want it (or can't have it) done." The personal *value* for care and personal *responsibility* for health has diminished.

It's time for all of us, as patients who value health and longevity, to reclaim our own bodies, and make personal choices, regardless of dental or medical insurance policies. I can assure you this: We, individually, along with our chosen, trusted health care providers, are more concerned about our health and longevity than the insurance companies ever were! It's time we behave like it. (I heard recently that last year Americans spent more money on big screen TVs—just *big screen* TVs—than *all* of dentistry. Ouch!)

So as you and your family face this very challenging time and anticipate cutbacks, remember to align yourself with physicians, dentists and other health care partners who share your personal values. Always remember that *prevention* is far less expensive than *treatment* and *early* detection/diagnosis is far less threatening than *late*! Together we can create longer and healthier lives for you and your family, despite what tomorrow's benefit package holds.