MT Dental Partners
Washington, DC · Alexandria, VA

What is “Fee-for-Service” Dentistry?

When you hear the words “fee-for-service dentistry,” it may sound like a deterrent.
Does it mean cash only? No insurance accepted?
Here’s what the reasoning behind fee-for-service really is, and how it can benefit the care you receive.

Quality Over Quantity

Some dental patients feel restricted by their dental insurance, in that they’re not able to select a provider that offer the level of quality care they are looking for. However, many fee-for-service dentists do accept insurance, even if they do not participate as a “preferred provider” in the plan that you carry.

Working outside of the network allows the fee-for-service dentist to charge a fair and fixed rate for specific procedures that they offer, rather than have their fees managed and dictated by a third-party insurance provider.

This measure allows dentists to utilize the highest quality labs and materials, rather than having to select lower-quality facilities in order to meet cost restrictions. As a result, patients will be able to receive excellent care that isn’t restricted by an insurance carrier’s contract.

Payment at the Time of Service

A fee-for-service dentist may request payment one of two ways: having the patient pay for their services in full at the time of treatment (to be reimbursed directly by their insurance carrier) or paying the copayment then any remaining balances not included in their insurance benefits after the claims have been processed.

Either method, the patient is paying the same amount. It’s just a matter as to whom is being paid by the insurance carrier and how quickly their account is resolved at the dentist’s practice. Some insurance companies prefer to reimburse the patient directly, making it more cost-effective and efficient for all parties involved to pay for the dental treatment at the time of the appointment.

What Happens Once Insurance is Filed?

At MTDP, we are happy to assist patients with the preparation of insurance claim materials.
Please note that it is the patient’s responsibility to file their own insurance claim directly with their insurance. Should your insurance provider require additional documentation—such as a doctor’s narrative, radiographs, or intraoral photographs—our office will compile and furnish all necessary supporting materials to facilitate your submission for reimbursement under your plan’s coverage.

It’s important to note that insurance claims can take well over 30 days or more to file, process, and receive a reimbursement check sent out. Once it arrives, the payment should be mailed directly to your home address.

An Advantage for Patients and Dentists

Fee-for-service dentistry is a deterrent for some individuals when seeking out a new dentist. But the truth is that when you need the best care at a competitive rate, seeking out a fee-for-service dentist provides both you and your dental practice with more freedom in regard to what’s possible for your smile. The fair pricing allows your dentist to select the best procedures and methodologies, rather than the ones that will “only fit into the plan’s package.”