

What is a “PPO”?

“PPO” stands for “Preferred Provider Organization”. It is a type of dental insurance that encourages covered individuals to have their dental care done at dental offices who have signed a contract with the insurance company. Dentists who work for PPOs have agreed to perform their services at a significant discount. PPO insurances also permit covered individuals to choose their own dentist but pay a slightly lower amount per service to the non-PPO dentist (as compared to what they give to the PPO dentists). **On many occasions,** we have actually had PPO insurance companies pay us our fee even though we are an “out of network (non-PPO)” provider.

Why has Dr. Cherry chosen not to be a PPO dentist?

He feels he can do a better job for his patients and save them more money (in the long run) by not being constrained by the policies and fee schedules of an insurance company. We have always given “personalized care” to our patients and want to continue to do so. A very important feature of the care we give is to teach and encourage **preventive dentistry** on an ongoing basis. As an ardent proponent of preventive dentistry, Dr. Cherry has seen how cost effective this approach is in keeping dental disease to a minimum. This results in a considerable savings of time, trouble, and money for our patients.

The Bottom Line

PPOs were created to hold down the cost of health care. Unlike medical care, in which most people could literally go broke if they are hospitalized with a major illness or injury. The costs of

dental care can be managed very effectively if the dentist and patient have a relationship that involves:

- Teaching, encouraging, and implementing an effective preventive care strategy.
- Making the time to do a thorough and careful examination.
- A complete discussion of treatment options, including advantages and disadvantages of each option.
- Explanation of total treatment costs, estimating insurance coverage, and exploring various payment options prior to any treatment being started.

We never want to surprise or overwhelm anyone financially. It is extremely important for each patient to evaluate proposed treatment options and to decide what option will work best for them. No pressure or sales gimmicks are used with our patients...ever!

Many of our patients have tried PPO dental offices and have elected to return to our office for their care. We realize that we cannot be "all things to all people" and some people might prefer the PPO approach to dental care. For those who elect to give us the privilege of being their dental care providers, we will do our very best to earn and keep their trust and satisfaction.