

# Re: dental insurance

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- *From:* Joel344 <joeleichen@xxxxxxxxxx>
  - *Date:* Fri, 10 Mar 2006 01:20:08 GMT
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1. Insurance = indemnification.

versus

2. Dental discount card = no indemnification, no insurance.

## INDEMNIFICATION

If there are 1000 homeowners, on average two houses will catch fire. Indemnification means we pool our money (premiums) to reimburse against catastrophic loss.

## NO INDEMNIFICATION

My house needs painting. My discount painting card offers me \$500 against the cost of the entire paint job. My yearly premium is \$800. This is because who would buy it if they JUST FINISHED painting their house?

Joel

DEF. An act of compensation for actual loss or damage or for trouble and annoyance

Bill Wrote:

Maja wrote:

Sdores, like i also told Joel344 we work in conjunction with most insurance companies. I suggest you call our member service at 1800-647-8421 and double check on the questions you might have..

Re: dental insurance

please let me know if you got any other questions, and do keep in mind

that you will receive immediate coverage. We do offer unlimited visits,

so it is savings into your pockets everytime for entire household.

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If this is just a "discount dentistry" plan as Joel has written, and NOT real insurance, then the dental office has to make up its "discount" losses somehow.

I don't think that the dentist's landlord or the utility company are going to lower their rates just because the dentists takes a loss on a "discount" plan. The dentist will still have to pay FULL expenses even if he has a lowered income!

So how does the dentist make up the losses?

Will the dental office be tempted to go into "bait-and-switch" mode? That is one way to make up for losses. Know any others?

Best regards,  
- dentaldoc

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Joel344

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Joel344's Profile: <http://dentalcom.net/forum/member.php?userid=12>

View this thread: <http://dentalcom.net/forum/showthread.php?t=3917>

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