



PAYING FOR DENTAL IMPLANTS

Choosing dental implants for your tooth replacement is an excellent decision, as they are the most preferred method of replacing missing adult teeth today. Because of their high quality, along with the meticulous planning and extensive preparation that go into placing dental implants, the cost can often be a financial hurdle. However, paying for implants is not an insurmountable feat. Read on to learn ways in which the cost of receiving dental implants can be covered.

Less Expense in the Long Run

While the initial cost of dental implants is typically greater than that of less permanent tooth replacement options, most individuals will likely spend less on replacement procedures over the course of their lifetime when choosing implants. For instance, opting for a traditional dental bridge to replace a single missing tooth will not only impact the adjacent teeth (as these are used to anchor the bridge), the bridge itself will likely need replacing every seven to 10 years. The same can be said for partial and full dentures, except that these removable appliances require replacement more frequently – every five to seven years or so.

The use of traditional dental bridges and partial dentures also increases the risk of needing additional dental treatment, as the teeth upon which these appliances rest are at significantly higher risk of tooth decay, periodontal disease, and bone loss. While the crown portion of the implant may have to be replaced over time, the implant post itself is permanent. The implant post should never need replacing once it is fully integrated and functioning properly.



HOW TO PAY FOR DENTAL IMPLANTS

Dental implants are the preferred method of tooth replacement because of their permanence, aesthetics, and close replication of natural tooth structure. The lifetime value that implants provide makes the careful planning to meet the financial responsibility well worth the effort.

INSURANCE: Depending on the policy, dental insurance may pay a portion of the implant procedure. It is a good idea to request a predetermination prior to beginning treatment in order to know for sure the amount or percentage an insurance policy may pay.

THIRD-PARTY FINANCING:

A number of companies offer financing for medical and dental procedures, often with very little or no interest for a specified period of time. This can be a great way to get the dental care needed without the worry of how to pay for treatment.

HEALTH SAVINGS ACCOUNTS:

Many organizations offer Health Savings Accounts to their employees. It is recommended that individuals check with their HSA representatives to determine if implants qualify under this benefit.

OUT-OF-POCKET: Most dental offices accept credit cards, personal checks, and cash for payment of dental treatment. It is not uncommon to have to pay for a portion of dental implants out-of-pocket.

PERSONAL LOANS: Applying for a personal loan to cover the cost of implants can be the best route for some individuals. Whether borrowing from friends, family, or financial institutions, it is always important to fully review the terms of the agreement.

PHASED TREATMENT: Dental implants are often placed in phases, covering the span of about six months or more in many cases. Breaking up treatment by phase can often allow for easier payments, reducing the financial concerns of covering the cost of implants.