



Markets Investing Tech Leadership Small Business Saving Spending Retirement Video

DOW 16357.44 +84.79 +0.52% S&P 500 1863.39 +9.10 +0.49% NASDAQ 4337.708 +18.78 +0.43% WILSHIRE 19494.98 +86.20 +0.44% 10Y YIELD 2.6965 +0.06 +2.30%

Quote

By SARAH BUTLER / MONEYWATCH / June 10, 2011, 8:15 AM

Why Your Dentist Costs So Much

2 Comments / 6.9K Shares / 135 Tweets / Stumble / Email More +

Last Updated Jul 29, 2011 12:18 PM EDT

Back in April I wrote about a person near and dear to me -- yes, my husband -- who needed two new crowns for \$3,442. I published his experience in a post, *Is Your Dentist Ripping You Off?* Dentists howled in protest at the provocative headline, though most agreed with the content of the story.

Patients howled too, about the high cost of dental work, and the feeling that they've encountered dentists who don't have their best interests at heart. Here's a typical letter: "My wife saw a dentist who quoted her \$750. Then halfway through the job, when she was numb and had a big hole in her mouth, he told her he misquoted the price and it was going to be \$1,500. She could not exactly argue." Another reader wrote of going to two different dentists and getting two completely different opinions about what his mouth needs and when it needs it. Who do you trust?



I heard from people who work in dental labs that charge the dentists \$125 for a high-end crown, so why the tenfold markup? One dentist in Grand Rapids, Michigan, offered to do my husband's work for him for \$1,395, or 40% of what he was quoted by his guy. All we would have to do was get him from Pennsylvania to Grand Rapids. (We passed.) Another dentist criticized my "gummy smile." Others wrote of the hours of pro bono work they do and how that's never noticed.

Two dentists, Dr. M. in upstate New York and Dr. W. near Indianapolis, agreed to be interviewed. They spoke to me at length about why fees are what they are. Here's what I learned about why dental work is so expensive.

Dental care is not a commodity. It's not laundry detergent or breakfast cereal or wireless minutes. Dentistry is a professional service that's both art and a science. Yes, there are excellent dentists and not-so-great dentists. Often, you get what you pay for. Yet even great dentists have bad days. "I consider myself an awesome dentist," Dr. W. told me. "And I've had failures."

Answer Desk. At your service.

When it comes to technology we're here to help.

Schedule a free in-store appointment.

SCHEDULE NOW

Microsoft

Most Popular

- 01/ Chris Christie: I'm done responding to bridge scandal "hysteria"
 42137 views
- 02/ Group warns almost 500 products have yoga mat chemical
 41471 views
- 03/ Maine teenager dies after wisdom teeth removed
 30430 views
- 04/ Seth Rogen pleads with Congress over Alzheimer's aid
 26762 views
- 05/ The Shooting at Chardon High
 23618 views

play VIDEO

"The Big Bang Theory" star meets physicist in the Toyota Green Room

Overhead costs are huge. Anywhere from 60% to 80% of what a patient pays goes toward the expense of running a modern dental practice. Dentists pay for rent or mortgage payments on their office space, payroll for hygienists, office managers and receptionists, health insurance, taxes, supplies, business insurance and technology -- just to name a few. "A lot of people would be surprised to know how tight the profit margins are," Dr. W. says. And many dentists are still paying student loans from dental school.

Labs differ in the quality of the products they produce. We all want our dentists to be using high-quality labs for things like crowns and dentures. Should we have to ask about the labs? No. We should trust our dentists to select a good one. "In my view, you always want to use a good lab," Dr. M. said, "because if the crown breaks, I'm the one stuck redoing the thing for another hour and a half for free. It's important to make sure I'm putting good stuff in people's mouths, because the last thing anyone wants to deal with is a redo. It doesn't make me look good, the patients get angry, insurance doesn't cover it, and it's a waste of time. You want to do a good job." Dr. M. has invested in a \$100,000 machine that lets him make the crowns himself and cement them in one visit. He says patients love it and it allows him to control the process and do a better job. His fee, however, is higher than many in the area.

Insurance isn't really insurance. Dental insurance, the dentists told me, is nothing like health insurance or auto insurance. It's a maintenance plan that will cover cleanings and x-rays, maybe half the cost of a crown. It will not protect you if you need a lot of work done. The maximum annual benefits, \$1,000 to \$1,500, haven't changed in the 50 years since dental insurance became available. "It's a minor cost assistance, and there's a widening divide between patients' expectations of their dental insurance coverage and the actual coverage that's provided," says Dr. W.

Dental insurance drives docs nuts and they wish they didn't have to use it. "The number one most complicated aspect of running a dental office, bar none, is dealing with dental insurance. You wouldn't believe how long it takes to get through to a rep, make sure the patient does have benefits, calculate a copay," says Dr. M. And the largest insurance plans in the country discount most dentists' fees by 10% to 20%. If you're paying out of pocket, ask for a discount. (You might discover the dentist is giving you one already.)

Dentists wish patients would value their teeth more. Teeth are a crucial part of health and appearance. Untreated gum disease, for instance, is linked to heart disease. (Would you choose a cardiologist based on price?) "With time, you will come to realize that shopping price is a minor concern when it comes to your health," says Dr. W. "Any minor cost differences amortized out over a lifetime will become insignificant. You will get the best results and have the most long-term satisfaction getting care from someone you trust."



Play VIDEO

Managing Health Care Costs

with their mouths.

→ Ask a dental specialist, like an endodontist. One specialist wrote to tell me,

Affordable Dentures

smarter.com/Dentures

Get High Quality Dentures at Affordable Prices. Find Out How!

\$25 examen
DENTAL& xrays

Most Shared



Sick of winter, Americans say "get me out of here"



Tragedy stops production of the new Gregg Allman movie



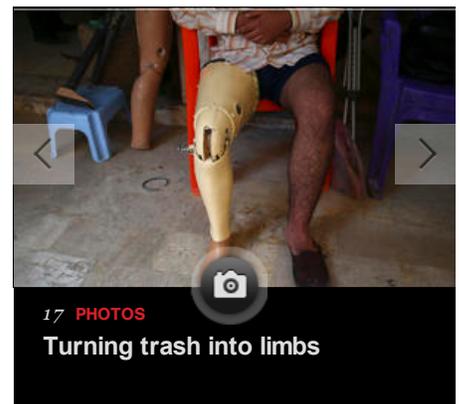
Weather satellite will help extreme weather predicting



Facebook ads may expose teens to trouble, WSJ reports



DOT to release 400-page report on nation's crumbling infrastructure, CBS sources say



Most Discussed

0

Obamacare rule eased for states with website troubles

0

Police in NY, NJ crack down on international car theft ring

0

Eye Closer: Power struggle in Ukraine

0

Headlines at 8:30: Stethoscopes are covered in germs, study says

"The best way to find a good dentist is to find a specialist who sees everyone's patients on a referral basis. He or she will know who is good and who isn't. Trust me, as a specialist, I know who is doing what, because I see their work every day."

- If a dentist doesn't take insurance, because he or she doesn't need to, that will be a pretty good dentist. Those pros can book you for longer, and they don't have to work under the constraints of insurance companies. Be prepared to pay higher fees.
- Look and look some more. Interview dentists, if they'll let you. Take the view that your teeth are a lifetime investment.

Photo courtesy Flickr user [Omar Omar](#), CC 2.0

More on MoneyWatch.com:

- [4 Ways to Deal With Your Old Cell Phone](#)
- [Summer Expenses That Sneak up on You](#)
- [Your Friends' Money Woes: What Can You Say?](#)
- [One Small, Surprising Way to Ensure Your Kid Gets to College](#)
- [\\$4,000 for Youth Baseball: Kids' Sports Costs Are Out of Control](#)

© 2011 CBS Interactive Inc.. All Rights Reserved.

2 Comments / [f 6.9K Shares](#) / [t 135 Tweets](#) / [Stumble](#) / [Email](#) More +

Sarah Butler

Around the web

Recommended by 



10 Great Small Cities for Retirement
AARP



Using a CPAP Makes You Sexy - Don't Miss the...
Easy Breathe



Living Here Is A Bad Idea - 5 Awful Cities
Cities Journal



Chicago Weather: Below-Zero Temperatures, Another...
DNAinfo

Featured in Moneywatch



10 cheapest cities in America

These urban areas ranked lowest in cost of living for everything from monthly rent to the cost of a dozen eggs

Popular on CBS News



Chris Christie: I'm done responding to bridge scandal "hysteria"



Group warns almost 500 products have yoga mat chemical



Maine teenager dies after wisdom teeth removed



Seth Rogen pleads with Congress over Alzheimer's aid



The Shooting at Chardon High

0 Academy Awards: Who will win in close races?

EXCLUSIVE WITH ACADEMY AWARD NOMINATED ACTOR
EDWARD NORTON

THE **BIG INTERVIEW**
WITH DAN RATHER

WATCH
MON MARCH 3
8ET | 5PT

FIND AXS TV CHANNEL **axstv**



5 things never to put on a credit card

Of all purchases financed with credit cards, here are five to avoid



Most Americans disappointed in Obama's presidency, poll says



Leah Remini reveals why she left Scientology



As heroin deaths spike, families deal with grief

2 Comments

2 Comments / 7 people listening

SIGN IN

+ FOLLOW
 Share ▾
POST COMMENT AS...

[COMMENTING FAQs / GUIDELINES](#)

[NEWEST](#) | [OLDEST](#) | [TOP COMMENTS](#)

DR MAC LEE *February 7, 2014 3:3PM*

Great article, thanks for doing some excellent research. I am a third generation dentists, practicing for over 40 years so I have seen lots of fantastic changes in dentistry; changes are cost a lot of money. I have been a dental advisor to Dr. Mehmet Oz and I now write a dental column for a local newspaper. In fact, this month's article was titled Modern Dentistry. The before pictures show full blown gum disease so warning; it is not a pretty site. The final photos how dentistry can change lives.

http://www.victoriaadvocate.com/news/2014/feb/04/gl_mac_lee_020514_231368/?viewpoints

Dr Mac Lee

www.drmaclee.com

LIKE / REPLY

ALEXARICHTMYER *February 4, 2014 8:8PM*

As a current dental student, I can attest to everything written in this article. One thing I would like to point out is the rising costs of dental schools in this country. I currently attend the most expensive public dental school and even as an in-state student I pay over \$60,000 a year, which does NOT include living expenses. After interest rates that amounts to even more money that I will eventually owe. Dentists are under valued in our culture and not considered "real doctors" but the time and effort we spend with patients is worth every penny. Also, dental materials have very high costs. What you see as the price for a crown does not include all the materials it takes to prep the tooth for the crown! Many Americans do not see the links between dental health and other medical issues so thank you for bringing this to light! I hope people read this article and see how important dentists are and do not discredit dentists that charge higher prices for their services!!

Quotes delayed at least 15 minutes. Market data provided by Interactive Data. Terms & Conditions.
Powered and implemented by Interactive Data Managed Solutions News provided by The Associated Press.
Company fundamental data provided by Zacks.

CBSNews.com

- Site Map
- Help
- Contact Us
- CBS Bios
- Careers
- Internships
- Development Programs

CBS Interactive

- Privacy Policy
- Terms of Use
- Mobile User Agreement
- About CBS
- Advertise
- Closed Captioning

Follow Us

- Facebook
- Twitter
- RSS
- Email Newsletters
- YouTube
- CBS Radio News
- CBS Local



Copyright © 2014 CBS Interactive Inc.
All rights reserved.

Search...

