



Coalition Against Insurance Fraud

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Dental fraud scams

Most dentists are honest, ethical professionals who provide their patients competent and caring treatment.

A small but disturbing number of dentists, however, are dishonest. They exploit their position of authority to bilk trusting patients with useless and often painful treatment, and shady billing practices.

These dentists want to line their own pockets with insurance money — often jeopardizing your own health and coverage.

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The scams

Worthless treatment. Dishonest dentists perform useless surgery on perfectly healthy patients to hike their own insurance billings. The dentists remove healthy teeth, do root canals that aren't needed, and drill for cavities that don't exist. Sometimes children's teeth are even drilled without painkiller. Often the surgery is botched: Shoddy crowns or fillings fall out. Patients have found surgical debris embedded in their gums. Patients also become painfully infected and disfigured, and need more surgery to correct the treatments.

Inflated billings. Dishonest dentists do minor procedures such as routine tooth

cleanings, but bill your insurance plan for costlier treatments such as phantom root canals or cavity fillings.

Phantom treatment. Dentists bill insurers for treatments they never perform. They send the insurer forged bills for fake treatment, medicine and supplies they never used. They may bill the policies of current patients, or invent "patients" they've never even met.

Unlicensed dentists and employees. Sometimes dentists illegally treat patients despite losing their licenses for previous infractions. Some dentists also have hygienists, assistants or other staff perform treatments — even though they aren't licensed or qualified. The dentists then bill insurers as if the dentists performed the treatment themselves. And you could receive shoddy treatment.

Fake dental plans. Con artists sell fake dental insurance to people and businesses. This leaves you dangerously unprotected when you need costly dental treatment. Typically the plan operators are shady businesspeople, not dentists.

The price you pay

Painful, dangerous and disfiguring surgery. Needless surgeries such as worthless root canals can be painful and endanger your health and wellbeing. The surgeries can become swollen and infected. You may need more surgery to correct the earlier procedures, which often are botched.

Your policy limits can max out. Falsely billing your dental plan can exhaust your policy limits. Thus you could have little or no coverage when you need treatment for painful dental problems in the future. You may have to pay expensive bills out of your own pocket, or delay needed treatment.

Your dental premiums may rise. Fraudulent claims against your policy could force your insurance premiums higher. That's more money out of your pocket.

Fight back

Verify you need the treatment. A dentist may urge treatment that seems unusual or unneeded. Trust your instinct and delay the procedures until you verify you need them. For example: A dentist insists you need eight cavities drilled, and pressures you to do the drilling right away even though your teeth feel fine.

Get a second or third opinion. Visit two other dentists to confirm you need the treatments. Ask friends or colleagues for dentists they trust.

Check out dentists. Call your state insurance department and state dental board. Was the dentist disciplined for wrongdoing? Currently licensed? History of patient complaints?

Ask what to expect. Ask your dentist what discomfort (if any) you should expect, and how long it should last.

Review your explanation of benefits (EOB). Make sure you and your insurance plan are billed only for treatments, medicines and supplies you received. Some EOBs are mailed, and some are posted on your insurer's website.

Suspect a swindle? Tell the authorities. Contact your insurance company and [state insurance department](#). Contact [Medicare](#) or [Medicaid](#) if you're a recipient of these

benefits. Have your facts, dates, names, treatment details, bills and other evidence of fraud all organized and ready.

Stay with your kids? Some dentists perform useless surgery on kids. Ask if you can stay in the treatment room to make sure your child is ok, the procedures are as painless as possible, and only the promised treatments are done. If the dentist asks that you not be present, find out why and make sure the explanation makes sense.

Check out your plan. Be careful of sales pitches for dental plans you've never heard of. One warning sign: High-pressure sales tactics to sell unusually generous benefits at suspiciously low prices. Be especially careful if you're buying coverage as an individual or small business. Contact your state insurance department to ensure the plan is licensed in your state.



Contact

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