

Good Morning, My name is Katrina Spargo. I'm 14 years old. I am here to Brief you on the High Cost of Dental Care and the Limited dental coverage available. On this First Chart, I have Listed some common Dental Procedures. They are Porcelain Veneers (*Implanted Teeth*), Fillings, Bleaching/Whitening, Dentures, Extractions, Root Canal, X-Rays, Cleaning, Partial and Bridges. (*Flips to 2nd chart*).

I picked 4 Dental Providers from the Las Vegas phone book to get a General Sample of how much they charge patients for these procedures. On this Chart I listed the Providers, What they charge for the procedures I asked them about. First I called Michael Georges (Doctor of Dental Surgery). For Veneers, He charges \$120 Per Tooth not including Extractions, Whitening starts at \$450 and up. Root Canals range from \$975 to \$2000.

Next I contacted Cosmetic Dentistry and they charge \$1150 Per Tooth for Veneers and \$975 to \$2000 for Root Canals. Thirdly, I called AA Dental. They charge \$120 to \$130 and up for Fillings, Cleaning and Gum Treatment runs \$200 Per Quadrant. Root Canals are \$475 and up and Partial casting is \$1275.

Lastly, I called Emergency Dental Care, which I found to be the most cooperative. They charge \$850 for Veneers, \$100 to \$200 Per Tooth for fillings, \$298 plus for Bleaching. Dentures are \$950 Per Denture, not counting Extractions. Extractions are \$100 to \$200 Per tooth. Root Canals are \$500 to \$700 Per Tooth and X-Rays are \$120 per X-Ray.

As you can see, as with anything you Plan to Purchase it is in your Best Interest to shop around to find a Dentist with the Lowest Prices; However, you are limited to providers who accept your Dental Insurance. The Insurance provider that I will be using is Delta Dental since that is who we have. Each Dental Insurance Company is different, yet they are somewhat similar, according to the offices I called. (*Flip to Next Chart*)

Here is what Delta Dental allows for Coverages, Deductibles, and CoPays. For deductibles there is \$50 Per Year for each Person and \$150 Per Family Per Year with a Maximum benefit of \$1250 Per calendar year for each person. For Diagnostic and Preventive benefits such as Oral Exams, Cleanings, X-Rays to name a few. They pay 100% of DPO or Delta Preferred Options allowed amount with No Deductibles. This clearly illustrates that prevention is the best medicine for your teeth.

For basic benefits to include Oral surgery, Fillings, Root Canals, Gum Treatment, Tissue Removal and Denture Repair, they pay 80%. For Crowns, Jackets and Cast Restorations, usually Treatment for visible Tooth Decay which can't be Restored with amalgam, synthetic or plastic, they cover only 50%. For Prosthetic Benefits, including Bridges, Partial and Dentures they also cover 50%. Orthodontics are not covered by Delta Dental.

As you can see, the more serious the procedure, the costlier it cost and how

much higher the CoPay is. If you consider the annual Benefit of \$1250, you can see that the Patient's share, which is defined as the Co-payment plus any deductible plus any amount over the \$1250, becomes more than the average worker can afford. For instance, If you need a Root Canal, you haven't gone to a Dentist yet this calender year, and went with the Lowest Price at AA Dental. Here is what you can expect to pay : You take the \$475 and Subtract that from your \$1250 allowable Annual Benefit. That Leaves you only \$775 worth of Dental Coverage for the calender year. Ok now you have a \$50 Deductible Plus \$95 for your 20% for a total of \$145. That doesn't seem too Bad at first but with only \$775 worth of Benefit Remaining you are Limited on what other Dental work you can get without Heavy Out of Pocket Expense.

Another concern is Welfare. I don't feel it is fair that people on welfare can get those procedures Free of Charge while Hard working families like my parents and most of my friends parents are forced to pay the high price of Dental work. Also families that either have No Insurance or can't afford Dental Procedures can be held liable by Child Protective Service if their children need work done on their teeth. I have seen this first hand.

What I propose is to Fix this Problem is to Regulate what Dentists can charge for Services. The clerk at AA Dental informed me that in California and a couple of other states, Dentists are Regulated on what they can charge for each procedure, However in Nevada, they can charge whatever they want. Another possible solution is for the state to find a way to give Dentists incentives for charging less. Thank you. At this time I will answer any questions.