

Insurance

(Chiodo and Tolle)

In a large city with many dental providers, a general dentist with a growing practice has been in the same location for eight years. Over the past year, his number of new patients has dwindled. He attributes this to the increase in the number of dentists in the community. About half of this dentist's patients have dental insurance, and he wishes to increase this percentage. A new patient, a 30-year-old man, was examined, x-rayed, and received an oral prophylaxis. He needs a lot of restorative treatment, including 10 units of crown and bridgework. For obvious esthetic reasons, he wants the six maxillary anterior crowns (with deep carious lesions around old composite restorations) restored immediately. There is no evidence of pulpal involvement. The patient's job provides dental insurance after the first six months of employment. The patient has been on the job for five weeks, but he asks the dentist to place the anterior crowns and simply postdate the insurance claim form. The dentist objects, so the patient says that some of his coworkers received this type of ("treat now, bill later") consideration from another dentist in the community. If the dentist is unwilling to do this, the patient says that he will go to his coworkers' dentist. What should the dentist do?