

SMILE SMART

HELPING PATIENTS UNDERSTAND THEIR OPTIONS FOR DENTAL CARE

Clear information. Fewer surprises.
Better care conversations.



Paying for dental care doesn't have to be confusing. That's why the Florida Dental Association launched Smile Smart, a statewide education effort designed to **help patients better understand their options before they arrive at the dental office**. When patients feel informed, conversations are easier, expectations are clearer, and care decisions are more confident.

Smile Smart helps explain common approaches in clear, plain language, so patients can talk with their dentist about what works best for their health and budget.

UNDERSTANDING WAYS TO PAY FOR DENTAL CARE

Every patient's needs are different. Smile Smart highlights several common ways people plan and pay for dental care, encouraging patients to discuss these options directly with their dentist.

PAYMENT OPTIONS

Paying Out of Pocket: some patients choose to pay directly for care. This approach can offer flexibility and help patients focus on the treatment they need without navigating coverage rules.

Dental Insurance: traditional dental insurance may help cover routine services and preventive care. Coverage can vary, so it's important to understand how your plan works and what services are included.

In-Office Dental Plans: some dental offices offer in-office plans that help patients manage the cost of care over time. These plans may include certain preventive services or discounted rates for a monthly or annual fee. Availability and plan details vary by dental office.

Savings Accounts: health savings accounts or similar tools can help patients plan ahead and manage dental expenses over time.

Patient Financing: some dental offices offer patient financing through third-party health and wellness financing providers. These options may allow patients to pay for out-of-pocket dental expenses over time, but terms, fees, interest, payment schedules, and penalties can vary. This may be a helpful option for patients who need dental care sooner but are unable to pay the full cost upfront. Speak with your dentist to learn what payment and financing options may be available to you.

Questions to Ask About Financing: If you're considering a financing option to help pay for dental care, make sure you understand the terms before enrolling. Consider asking:

- What will my total cost be over time?
- Are there fees, penalties, or additional charges?
- When are payments due and how long will repayment take?
- What happens if I miss a payment?
- Are there other payment options available to me?

Understanding these details can help you make an informed decision that fits your budget and healthcare needs.

As licensed professionals with deep clinical experience, Florida Dental Association member dentists are your best resource for understanding these options. They can help explain what's available and guide you toward decisions that support your oral health and overall well-being.

By helping patients arrive better informed, Smile Smart supports clearer conversations, fewer surprises, and more time focused on care, not confusion.

For additional information,
visit floridadental.org/smile-smart
or [ada.org/resources/practice/
dental-insurance](https://ada.org/resources/practice/dental-insurance).