

# 5 FACTS ABOUT DHMO DENTAL PLANS

DHMO stands for Dental Health Maintenance Organization. It's a type of dental insurance plan that emphasizes preventive care and offers coverage for dental services at a lower cost.

## Network Restrictions

Similar to HMO medical plans, DHMO dental plans limit your choice of dentists to those within the plan's network. This network typically consists of dentists who have contracted with the DHMO to provide services at pre-negotiated rates .

## Lower Premiums

Because DHMO dentists agree to accept lower rates for their services, DHMO plans generally have lower monthly premiums compared to PPO plans.

## Preventive Care Focus

DHMO plans emphasize preventive care, such as cleanings, X-rays, and fluoride treatments. These services are often covered at 100% by the plan.

## Referrals required

In most DHMO plans, you typically need a referral from your primary care dentist within the network to see a specialist for more complex procedures.

## Limited out-of-network coverage

There is usually little to no coverage for out-of-network services under a DHMO plan. This means you would be responsible for paying the full cost of any dental care received outside of the DHMO network.

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