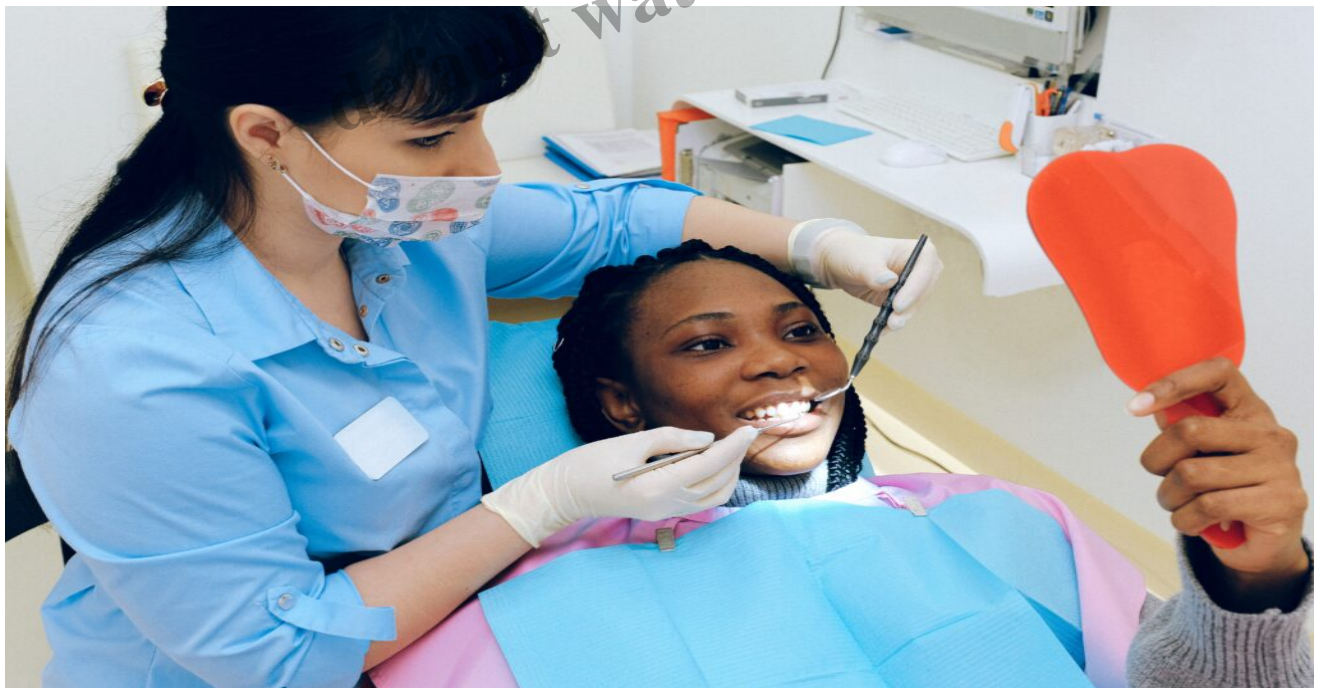




## Learn About Dental Implant Financing Options

### Description

If you've lost your teeth, dental implants are the best, most permanent alternative that will last a lifetime. They do, however, require the skills of qualified dental specialists as well as cutting-edge equipment, therefore they are not inexpensive.



Furthermore, dental implants are not fully covered by the bulk of typical dental insurance policies and can cost thousands of dollars. However, in this piece, we will go through numerous possibilities for financing dental implants.

## Dental Implants Financing

There are several implant financing solutions available to help you pay for your treatment. The type of treatment (single dental implants or whole mouth implants) and the amount of implants required will determine where you want to go for financing. If you are wondering about how much dental implants cost, you should consult with a dentist to determine the cost of your treatment.

## Loan Payment

Obtaining a loan can be challenging, especially if you have a poor credit history or no credit history at all. However, depending on your credit history, you have several options to pick from, as indicated below:

## Loans, Both Secured and Unsecured

Regardless of your credit history, a secured loan is easy to apply for. However, you must use your property, such as a house or a car, as security for the loan. This means that if you do not repay the debt, the lender may repossess the property.

If you have a strong credit history, you can apply for an unsecured loan. There is no collateral in this case, but your lender may use a collection agency to reclaim the money if you fail to repay the loan.

## CareCredit

Care Credit works in the same way as a credit card. It allows you to begin your dental implant treatment right away and then finance it with cheap monthly installments.

There are two Care Credit choices. The first is the 'No Interest Payment Plan,' which offers three, six, and twelve months of interest-free payments. As the name implies, you do not pay interest as long as you pay the balance within the set time frame. This is the option chosen by 90 percent of our implant patients.

Because the dental implant surgery is divided into two phases, the finance can be divided into two equal sums. The first phase, or surgical phase, accounts for around half of the treatment cost and can be paid through a no-interest payment plan. The second part, or restorative phase, in which we create your teeth, can begin before the first phase is completed. You can finance the second stage of implant treatment under the no-interest plan once more, lowering your overall monthly costs.

Second, there is the 'Extended Payment Plan,' which is available for 24, 36, and 48 months. Any procedure costing more than \$1500 is subject to a 12.96 percent interest charge. The monthly payment for a \$1500 dental implant procedure might be as little as \$41.

## Lending Club

This is a company that assists people with paying for medical or dental procedures. Because its goal is to finance medical expenditures, its approval rates are fairly high, and you can earn up to \$50,000,

which is enough to cover all four dental implant financing. Visit their website or ask at your dental implant consultation session for additional information on their payment plans.

## Payment Plan for Dental Implants

When it comes to financing dental implants, the majority of dental implant centers are accommodating. For example, the majority of them provide in-house payment plans that allow you to make monthly installments. By spreading the pay over several months, you will have more time to find the cash while also having implant treatment. A valid credit card and driver's license are usually necessary to apply payments on a specified day of the month. Payments begin at \$150 per month.

Payment arrangements can also be managed by a third party, such as a dental insurance policy. These payment options accept monthly installments and are suitable for people with poor credit and a limited budget. The only restriction is that you must complete these installments prior to the dental procedure.

## Dental Implant Financing Using a Flexible Spending Account (FSA)

If you are an employee and your employer offers an FSA plan, you can deposit up to \$2,750 of your gross income into a Flexible Spending Account (FSA) for the year. You can use these funds to pay for uninsured medical and dental expenses, including dental implant surgery, tax-free.

One of the benefits of using the FSA to fund dental implants is that it is tax-free for the patient. Because your company deducts the money from your paycheck before any taxes, you will owe lower taxes at the end of the year.

When paying for dental implants, you have the option of writing a check or using the FSA debit card issued by the insurance company provider.

Please check with your insurance provider to see if your FSA covers dental care procedures. Cosmetic procedures, such as dental implants, are usually covered by insurance. Others see dental implants as a necessity and will pay for them.

## The Bottom Line

Even if you are on a tight budget and have bad credit, there are a variety of 'dental implant financing near me' choices available. As a result, if you have lost your teeth, don't be afraid to seek assistance from a reputable dental implant facility in Rockville MD, such as Rockville Dental Arts.

Remember that a dental implant can substantially improve your smile and make you feel more confident.

### Category

1. Lifestyle

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