

# Green Shield Users

## Comments About Dental Claims and Issues

### 101 User Comments

NOTE: These comments reflect the opinions of individuals, and their description of services and terms reflect their perceptions. Always check with the provider as to the terms of coverage. EHC Survey gave users an opportunity to comment if they had problems with dental claims. These review comments are background information, and do not necessarily represent the opinion of the BCRTA. All comments in these survey results are unedited, except for a few redactions of comments that could be viewed as libellous to individuals or blatantly incorrect.

Difficult to understand again what can be claimed for and why things are denied.
\$300 IV sedation was rejected.
I have the basic plan and it doesn't give much coverage.
Even basic dental care isn't covered... and it keeps getting worse with GreenShields
absurdly low coverage - and none for crowns
due to lack of coverage, teeth requiring crowns had to be done over two years as getting them done all at once was too costly for me. Couldn't understand why I couldn't use next years allotment now and get them done and not claim again for 2 years.
Very limited coverage in my opinion. A person at my dentist's office said that many teachers have abandoned the plan because of what the plan provides when you consider the cost of the plan.
Again, payouts do not reflect charges. My dentist erred in coding something and I was left with \$161.bill.
I feel that for the price of EHB more should be covered
The coverage is very poor. They seem to find reasons to exclude almost every procedure.
All of a sudden Greensheilds has stopped allowing our dentist to submit electronic records the apply for reimbursement forcing a snail mail process that has been going on for months.
Had to have a root canal which was very expensive and coverage was sparse.
My wife had 7 small fillings repaired during the same session.Greenshield reduced the per item costs significantly because they said the dentist should have reduced his fees because he was able to do so many items in one session! He was flabbergasted.
Very confusing about what is covered or not on annual recall. Seems to depend on what the dentist calls the procedure. Discrepancies between my husband's and my claims depending on terminology.
I have not been rejected but the last time my dentist submitted a claim it took at least six weeks to get an authorization.

<p>" When dealing with my local dentist, no problems other than the variation in what can be claimed.</p> <p>When I had an implant done, virtually none of the work was covered.</p> <p>"</p>
<p>I think it was the office staff who are not wholly cognisant of the coverage. I have to make sure the next appointment they offer is on a date that will qualify for coverage.</p>
<p>Greenshield draws a very tight line on what they will accept on Basic Dental. We usually pay them far more in premiums than we receive in return. But, then, that is their only concern in all their coverage.</p>
<p>changing interpretations of coverage/service</p>
<p>My husband was refused on a root canal claim</p>
<p>Only one claim/yr for routine dental exams: very 'tight' for major work</p>
<p>have to wait a long time for approval - not done in a timely fashion</p>
<p>Not able to get my teeth cleaned as often as before without having to pay out of pocket.</p>
<p>It would take two years to cover a bridge because insufficient coverage in one year. In the end I didn't have it done.</p>
<p>Only one cleaning a year? We need better coverage.</p>
<p>Extremely limited coverage for dental care</p>
<p>Costs for service rejected because not covered as in the past with Blue Cross. I just paid it. My dentist is good about talking pictures before service to support claims. Have noticed that service with GSC is not as comprehensive as with Blue Cross. For example, I've had my teeth cleaned every 6 mo. all my life, and still do, even though GSC doesn't cover twice/yr. I just pay for what's not covered.</p>
<p>Chose Enhanced Coverage at retirement. Worked well under PBC. Under GSC for 2017-2018, 70% of \$1577 in basic dental costs were covered. In 2019-2020, my spouse had a number of emergency procedures for which pre-authorization was supposedly required by GSC. Only 33% of \$5745 in claims were covered for those years. No consideration by GSC of our appeal that pre-auth is not possible for emergency procedures.</p>
<p>Plan did not cover enough</p>
<p>Given the current cost for dental services, and the recommendation for preventative care check ups and cleaning every 6 months, the benefits of the plan are too low. Blue Cross coverage was higher.</p>
<p>Very limited coverage considering paying for extended dental.</p>
<p>It seems that even though i require treatment from both my dentist and my periodontist, the plan arbitrarily reimburses only the first claim of each year. The periodontist is much costlier but i am left to be reimbursed, in part, for only the first ones of the year.</p>
<p>Coverage was less than I expected</p>

<p>"My husband had a crown come out and, due to Covid, could not see a dentist for several months as it was not considered an emergency. When he finally could get in, the tooth required a root canal. He was referred to an endodontist who performed the procedure. He then went back to the dentist for the new crown. Costs?</p> <p>For the endodontist: \$1873.00 ... our "share" : \$1378.71</p> <p>For the crown: approximately \$1200 was our share. We do not recall the actual amount, nor do we have the predetermination form because our dentist office said they needed it.</p> <p>How did we pay for all this? Credit card."</p>
<p>They rejected the reason for the dental specialist work, claiming the submitted photos did not indicated the work was required!! He gave us 8.5 by 11 inch photo to resubmit to try to get the claimed money back. We had to pay all the costs up front. We finally did get some money back but only based on what our regular dentist would have received.</p>
<p>We originally chose a simple dental claim package and our dental office submits to Green shield for their share of the costs, we pay the balance. What they reject falls back on us and we pay the bill. How many times has that happened. Not too often.</p>
<p>We only are covered for one cleaning per year and we both require twice yearly cleaning which we pay for out of pocket. Regular cleaning is proactive and may prevent more serious dental issues. The dental coverage in all areas (cleaning, fillings, crowns, root canals) is not enough.</p>
<p>The explanations are fine. The policy isn't. One cleaning a year doesn't do it! Should be every 6 months. Luckily our dentist often gives us "a break" in what he charges, but he shouldn't have to do that!!</p>
<p>The amount allowed for dental procedures is very small.</p>
<p>Too many exemptions, too many denials, it's like pulling teeth.</p>
<p>Basic only covers one cleaning per year! Am still paying too much for the remainder.</p>
<p>GS portion is way too low, esp on implants and crowns</p>
<p>our dental office sends claims - usually they are sent back once or twice before they are addressed - after a long wait. Took several weeks to look at x-rays and advise re cap. [Partner] had an emergency root canal operation and dentist advised a ceramic cap. Green Shield took nearly a month to look at x-rays and decide on the cap.</p>
<p>My husband was a BC teacher. Our dental coverage came out of his pension. After he died I received a portion of his pension. However, when we were switched to GSC, I was not made aware that I had no dental coverage until after a dental appt. I phone TPP and they got it sorted out. But now I have two plans - I would like to have one plan for both and asked for it but TPP tells me that to do that it would be a hassle. But it was not a problem with Blue Cross.</p>
<p>Not as thorough coverage as Blue Cross.</p>

<p>Did not claim as dentist office sent for approval before work was done - I had to settle for a filling instead of another procedure (not covered). Dental cleaning twice a year - must be careful how thorough this is done or have to pay out of pocket.</p>
<p>treatments being covered are shrinking which monthly payments increase</p>
<p>In repairing cavities will not cover all procedures ( e.g. gumline problems.) Had to phone GS to find out the reasons. Assumed it was covered.</p>
<p>VERY CHINTZY COVERAGE. astonishing # of procedures not covered, given this insurance is for older people who incur more procedures.</p>
<p>Poor coverage by GS. Only one cleaning a year.</p>
<p>sometimes regular check ups are easy. Long waits and pressing too many buttons - Eventually I learned why the claim by the dentist required x-rays from dentist - I followed up and the problem was resolved.</p>
<p>I have a dentist A who put a hole in my wisdom crown while attempting to correct my bit. I went to dentist B to confirm what damage was done. I went to dentist C to see about having an extraction of the wisdom tooth. Dentist A and B were covered. Dentist C was not. I cost me almost \$200 for dentists. I still have the tooth.</p>
<p>The EHC doesn't cover enough for dental. It's so complicated that I don't even ask anymore.</p>
<p>It's the small amount that is the problem.</p>
<p>We find the process of submitting claims confusing in that we have to pay and then get reimbursed.</p>
<p>[extensive correspondence supplied by member]</p>
<p>dental check up only one a year also have to pay \$50.00 for basic filling - NOT good for crowns GS not enough coverage. People's teeth seem to decline once retired due to inadequate and poor dental coverage :(</p>
<p>I had a lot of dental issues during Covid. I am very upset that I have no coverage for Crowns on this plan and there seem to be more restrictions than originally, changes I did not know about.</p>
<p>Unhappy that coverage was less than before retirement.</p>
<p>Although procedure for repair work to back teeth was refused, no explanation was given, only refusal of 100% of costs requested (in advance of work being done).</p>
<p>We end up paying quite a bit for each time we go to the dentist for anything</p>
<p>There seems to be a disconnect in the customer/Greenshield/service provider trifecta for us. Could simply be an old folks (us) problem in that neither my husband nor myself are always aware of what is being paid by Greenshield, if anything at all. Two dental services have been 'denied' recently - one corrected/refunded only because of my sleuthing and dealing with the dental office afterwards. Maybe on us because we didn't grill the girl at checkout.....we forget to do so every time because of naïve trust in the system and, sometimes, the lingering pain from the dental procedures. As us elderly are want to say.....'It's just so confusing!'. Insurance coverage is NOT simple, I know but we should be able to feel looked after and confident in the coverage we are paying for.</p>

My dental claim was rejected because it was 2 days before my eligibility. I was not aware that was a factor.
Covers small amount! and need approval for ordinary work!
1) drawn out process compared to my co-pay blue cross, 2) one statement read "0" claim refund \$200 which made no sense!
dentist organized wording for me
I have dental coverage but end up paying a lot. GS worse than Blue
was not rejected but dentist unable to determine easily what coverage was available. Blue Cross upfront and more transparent, often covering items GSC did not
specialist should be able to claim directly so we don't have to mail in receipt. If you see more than 1 dental specialist per year or see same spec more than once, at least part of fee should be claimable instead of outright rejection.
overall - amount covered all extended health 0 minimal coverage - for massage, dental, sleep apnea equipment
Dental coverage benefits are unclear. I've had to pay too much for work not covered by plan. Plan is expensive.
Previously twice a year for cleaning now only once
changing \$ allowed or decreased frequency
green shield makes it very difficult to understand the coverage. even our dentist office has difficulty understanding it.
always nit picking
I had gum surgery to prevent my gums from receding to prevent loss of teeth later. None of it was covered. What if I needed dentures?
The company said it was cosmetic while I believed and so did my dentist that it was a health issue
My claim was for a broken tooth while in the US. Dental claims in US were not covered. Also my travel insurance did not cover them. I did claim them against my taxes @ 1500. This was an emergency just as covid was fampng up. I was glad I didn't wait until we got home as my dentist's office was already closed. She had attended a big conference in Vancouver.
Crowns are covered to the level of a silver filling unless of course the crown is for an implant. A specific exam on a tooth is covered every five years. You are out of luck if you have to see two different specialists to get to the root of the problem.
Complicated by using my late husband's Blue Cross benefits which outlived him for 2 years. Now dental claims are more or less straightforward.

<p>I've had coverage since 2005 and this year I had/have dental issues that I thought was covered. The oral surgeon alone was over \$800. My claim came back with only about \$200 covered. I feel like I'm begging my provider for money I've already paid them. I thought I had \$2,000 a year available...but it turns out it's only available on their terms. I wish I had banked my payments and paid my dentist myself. I'm more than disappointed with my dental coverage. Please redo our plan so it works for us, not the insurance company.</p>
<p>I had better and easier coverage with Pacific Blue Cross. Green Shield is more difficult.</p>
<p>GSC coverage for dental work is minimal at best and premiums are expensive. As a result, you are very limited in the amount of dental work you can have done even though the procedure(s) may be important/critical to maintain good dental health.</p>
<p>time based service</p>
<p>very slow process - takes a really long time even to do estimates not alot of coverage for what we pay - we have enhanced dental PBC was easier and faster before I retired.</p>
<p>It was actually the dentists issue, not Green Shield. They did not submit all the needed documentation.</p>
<p>Peridental disease must have 4 cleanings a year. This prevents more costly procedures should be fully covered.</p>
<p>50% cut back on cleaning not acceptable. Only metal fillings allowed not acceptable. coverage is so skimpy i wonder if benefit is equal to what I pay in premums</p>
<p>It was the lenght of time to hear whether dentists request was approved or not, sometimes took months.</p>
<p>I have to pay 475 MORE when getting teeth cleaning. Hreenshield should cover this but tey don't. lousy program.</p>
<p>coverage not as good as it was with PBC I preferred PBC but my plan was changed to GSC without my knowledge or input</p>
<p>inserts not covered limited coverage for cleaning</p>
<p>fell down stairs and knocked front tooth loose and dislocated jaw. had great trouble claiming the dental work. had to get my dentist to write a letter.</p>
<p>kept saying the dentist had the wrong code and eventually I gave up and cost me 1000</p>
<p>have enhanced dental coverage but not enough coverage for crowns</p>
<p>wife has complex dental needs rejected by GSC. she provides evidence such as xrays this i inadequate coveragefor both of us. Two different dentists submit clams which helps but stil not good</p>
<p>no compensation after two times dental work on the same tooth and procedure</p>
<p>Green Shield for 2020 and COVID restrictions insisted that a cleaning claim For May 2021 was not valid since previous clam was August 2020 - does not go by calendar year i should have waited until After August 2021</p>

only one cleaning I still need two
Does not cover cost of service
Basic coverage is okay. Shared costs for more coverage is behind times when it comes to cost of service. Dentist costs exceed coverage
The coverage again for teeth cleaning and visits seems to be less and less