

5 Easy Ways to Pay for Dental Implants





Hello, my name is Dr. Ken Templeton of [Revitalize Dental Implants](#) of Edmond, OK. For 16 years I have offered dental implants and oral surgery to my friends and neighbors here in Oklahoma. I'm a board-certified oral surgeon who attended four years of Dental School at the University of Oklahoma before moving on to four additional years of hospital-based surgical and anesthesia training at the OU Health and Sciences Center in Oklahoma City.

From 2010-2016 I had two successful practices in Tulsa and Broken Arrow. I closed those offices to open up my practice in Edmond in 2017 to be closer to family. I've always been committed to embracing the latest technology so that my patients benefit from cutting edge dental implants. While placing dental implants is my specialty, I also offer a range of other complex services such as cyst removal, tumor removal, TMJ surgery, facial and jaw reconstruction, re-alignment of facial bones and tooth extractions.

Because my patients are also my neighbors, I am incredibly passionate about offering incredible customer service and customer-focused care. It's important to me for you to feel comfortable with every aspect of your care, including its financial impact. That's why I wanted to offer you this vital information.

In this brief guide I'll highlight the five different ways that you can pay for dental implants. I want you to understand your options because I don't want you to pass up something that could be so beneficial to your health simply because you're worried about how you're going to pay for it.

Before you choose any of the options below it's important to know how much you're actually going to have to spend. After all, without that vital information you're simply speculating about what you might qualify for or what might be right for your family.

Before any dental implants are placed, a new patient consultation is completed. Normally these consultations are \$150, but for a limited time I'm offering them for \$75. The consultation includes an hour meeting with me to discuss your case, a 3D CBCT Scan, and a panoramic x-ray. The 3C scan and x-ray are totally painless and quick to complete. They are very important because they help determine which implant procedure will serve you the best. You can [schedule the consultation online](#) or by calling my office at (405) 216-3735.

After the consultation is completed, we'll know exactly what needs to be done and what the exact costs are going to be. The next step will be determining how to pay for the implants. Let's go over your options...

1. Care Credit Plan



[Care Credit](#) is a health care credit card program. It offers low monthly payments, no pre-payment penalties and zero up-front costs. If you have a good credit rating it may be worth your time to apply. If you already have a Care Credit account, of course, you've won half the battle already.

2. SpringStone



[SpringStone](#) is similar to Care Credit. However, SpringStone is focused primarily on paying for elective medical and dental procedures. Still, many companies still classify dental implants as “elective,” so this is still an option. They offer flexible payment options if you need them. You should check with both companies to see which one is prepared to offer you the better interest rate.

3. Dental Insurance

Dental insurance can be a good option but there are some things about it that need to be clarified. For starters, the average annual benefit is \$1,500 max. Because of this, we generally encourage patients to finance the surgery portion of the treatment with Care Credit or SpringStone Financial, and use dental insurance benefits to pay the dentist for his or her part of the treatment.

The other thing about dental insurance is that most plans simply don't cover dental implants. With that being said, my staff does contact insurance companies to verify benefits for the patient.

4. Self-Financing Options

You probably have more resources than you think. And you can probably tap quite a few of these resources to pay for this vital medical procedure. A 401K loan might be one self-financing option. You could also pay with a credit card, or take out a personal loan. This is often one of the quickest ways to pay for your implants, even compared to having your insurance company deal with it. Just make sure you know all of your options before you get the procedure done, and that you budget accordingly. That means including pre-and post-procedure costs in your budget, and any monthly payments you take on as a result of the self-financing option.

5. Pre-Payment Installments

This is an option that my office certainly offers. Pre-payment is a little bit like putting your dental implants on layaway. We'll simply agree on a price, and then break that price up into whatever monthly installments fit your budget. You pay my office, and when the payments are finished we'll schedule your procedure. You walk out of here with a beautiful new smile--and all of the financial stress has already been dealt with in advance.

If there is a will, there is a way. You deserve a healthy mouth and a beautiful smile. And with 5 different ways to pay for your procedure, why would you put your implants off any longer?

Remember, before deciding on any of these options the first step is to have the dental implant consultation. That way we'll know exactly what you need and what the exact costs are going to be!

You can [schedule a consultation online](#) or by calling my office at (405) 216-3735. I look forward to hearing from you!