# Why won't MSI cover all the charges for my child's appointment?

The program covers only select basic dental services. Often if cleaning at home is done well, younger children's teeth can be adequately cleaned with a "polishing" only. However, if home care is not done well and/or there is tartar (hard build-up) on the teeth, a polishing won't suffice. The hygienist will have to "scale" the teeth to get this build up off. This "scaling" service is not covered by MSI.

Additionally, as children get older the adult teeth typically require scaling – even if the cleanings at home are done well. Because this service is not covered by MSI, the cost must be paid by the patient.



# I have private insurance. How does that work with MSI?

If you are fortunate enough to have insurance, the fees for your child's appointment are submitted to your private insurance plan first. MSI is considered to be the "Payer of Last Resort" and will only cover select procedures if your private insurance will not.

You should think of MSI (and any private insurance you have) as a type of "coupon". It will rarely cover all of the costs associated with your dental care. Instead it covers some of it, reducing the overall cost to your family.

# Questions about



#### Wolfville Dentistry

1-189 Dykeland St, Wolfville, NS (902) 542-3386 wolfvilledentists.ca Nova Scotia's Children's Oral Health Program



#### Who is covered?

Currently, the Nova Scotia Children's Oral Health Program (MSI) covers select dental services for Nova Scotian children from birth up to the end of the month of their 15<sup>th</sup> birthday.

### Are all dental services covered?

No. Once a year MSI will cover the following "basic dental services":

- -a check up
- -two x'rays
- -fillings
- -nutritional counseling
- -one "preventative service" such as brushing and flossing instruction and a polishing of the teeth.

Under some circumstances, MSI may cover extractions, fluoride treatments and other select services. There are specific criteria that have to be met for these to be covered.

They dentist has recommended my child have a cleaning and check up twice a year.

Why?

Cavities in children's teeth spread much faster than in an adult tooth. By seeing your child twice a year, there is a better chance of catching problems before they cause him/her pain.

Once a child begins to get their adult teeth, there is a lot of activity that happens over a year in a child's mouth. By seeing your child every six months we are able to monitor these changes and stay on top of potential problems with the spacing and positions of incoming adult teeth.



Think of MSI and insurance as a type of "coupon".