

What Health Insurance Doesn't Cover

As with every type of insurance policy, there are limits to what is covered under your health insurance. While the specifics of what is covered vary from company to company and policy to policy, there are a few common exclusions that most health insurance plans don't cover. Be prepared to obtain separate policies or pay out of pocket for the following types of care.

Dental Work

Most health insurance policies do not cover dentist visits except in certain extreme circumstances. This means that dental cleanings, check-ups, x-rays, and procedures such as getting a filling or having a root canal are not covered by your health insurance. A separate dental plan will be needed to provide coverage for these treatments. There are certain cases where your health insurance might pay for dental work; usually these involve trauma, such as from a car accident, or special cases such as repair of birth defects.

Eye Care And Prescription Eyeglasses

Again, except in specific circumstances, visits to an optometrist or ophthalmologist are not generally covered under your health insurance plan. Vision plans are available that will cover check-ups and other eye care as well as eyeglasses and contacts as needed. Much like dental work, there may be exceptions to this rule, but they are usually for more extreme conditions.

Cosmetic Procedures

Most health insurance plans do not cover any type of cosmetic surgery or other procedures intended simply to improve physical appearance. There are some major exceptions to this rule; for example, breast reconstruction surgery after a mastectomy is usually covered. Breast augmentation, however, is not. Some treatments may fall into a grey area, and it will depend on your particular policy whether or not they are covered. These may include dermatological treatments including those for acne or anti-aging treatments.

Infertility Treatment

Although some states mandate that insurance companies cover infertility treatment, in many cases it is not covered or the coverage is limited. Each policy differs as to how much and what type of infertility testing and treatment will be covered, so investigate the coverage on your policy before you begin infertility testing.

There are many other exclusions that may appear in your health insurance policy, and it is important always to check first if there are doubts, before you incur a bill

that won't be covered. If you don't want to be left responsible for a major expense, be proactive and read your policy carefully.