



Helping Everyone Afford High-Quality, Hassle-Free Dental Care

For Immediate Release

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**A new alternative to dental insurance,
PayDent helps consumers afford dental care,
eliminates insurance hassles for dentists**

Dentist using PayDent says it's a win-win for dentists and patients

CHICAGO – Sept. 14, 2021 – What would a program for obtaining and paying for dental care look like if it were designed by a dentist and not by an insurance company? And what if it let patients and their dentists decide on treatments without approval from a third party; covered all dental treatments, including braces, teeth whitening and implants; and totally eliminated insurance hassles?

It would look like [PayDent](#).

Co-founded by [Dr. Kevin Patterson](#), a Chicago-area dentist with 34 years of practice experience, and [Steve Valentor](#), a successful serial entrepreneur and engineer, PayDent is an innovative new alternative to dental insurance that offers a host of benefits for patients and dental care providers.

“Having cared for thousands of patients throughout my career, I saw firsthand that the existing model for paying for dental work just didn’t make sense anymore,” Patterson said. “So we set out to develop something that better serves consumers and dental practices alike. The result is PayDent, which replaces low-value dental insurance plans with a tool that helps patients build funds to pay for inevitable dental expenses and streamlines the process for dentists to get paid.”

PayDent operates on an easy-to-use app that is iOS and Android compatible. Unlike traditional insurance, it covers every type of dental treatment — including routine, elective, specialty and cosmetic dentistry procedures — and it enables dentists and patients to determine the best, most appropriate treatment without any preapprovals.

Plus, there are no upfront costs or annual fees for patients or dentists; no service limitations; no waiting periods; no credit card interest, unlike with some healthcare credit cards; no lost contributions, unlike with some health savings accounts; and no lost monthly premiums, unlike with discount card plans. In addition, patients never lose their unused benefits.

PayDent’s mission is to make dental care attainable, affordable and hassle free for everyone

[For patients](#), PayDent provides a structured way to save money to pay for their dental care. Instead of paying monthly insurance premiums, patients deposit funds — in amounts they choose — to their PayDent accounts, building savings that will be used to pay for any treatment they want or need. There are no annual minimum outlays, no surprise premium increases, no lost deposits because they never expire, and no guessing if, or how much, insurance will pay for a procedure.

For dentists, PayDent eliminates or greatly reduces many of the most time-consuming and frustrating aspects of dental office operations, including insurance paperwork, rejected insurance claims and stifling service limitations.

How PayDent works

Patients:

- [Open a PayDent account](#) for free.
- Contribute money in any amount they decide, either as regular monthly deposits or in lump sums.
- Pay for dental services from their PayDent account at rates that are 15% less than the national average cost based on the American Dental Association's fee survey.

If patients already have dental insurance, they can use their PayDent funds to pay for treatments (or portions of a bill) that insurance doesn't cover, as well as copays and deductibles.

Dentists:

- [Join PayDent](#) for free.
- See patient and prescribe treatment. The PayDent app immediately verifies the funds available in the patient's PayDent account to pay for treatment.
- Immediately after treatment, request payment to be transferred from patient's PayDent account via ACH to their account. There are no claims to process, no rejections and no treatment caps.
- Receive payment for services rendered at 80% of the ADA's fee survey. Specialized dental practices can bill patients directly for the difference between their fee and the 80% of the ADA pricing that PayDent pays.

PayDent is fully operational

PayDent was developed and engineered with input from experienced dentists and advisers with expertise in business, data analytics and insurance, all of whom continue to advise the company.

Following nearly a full year of testing, PayDent is fully operational, serving both patients and dental practices. Dr. Dalia Cepele, a dentist in Orland Park, Illinois, with 30 years of experience, has been using PayDent and she highly recommends it. She says it's a win-win for dentists and patients.

"PayDent is very easy to use and simplifies the process," Cepele said. "We don't have to worry about filing claims correctly, or if we are sending them to the right address or even the right insurance company. It's great knowing we can type in the PayDent app what we've done and get paid for it. Plus, there is no interference in the doctor-patient relationship; we decide what treatment is appropriate, and we do it."

Cepele says her patients like PayDent, too. "Patients I've presented PayDent to are genuinely excited about it. They feel it's a fair fee and appreciate that their money is going directly to pay for their dental care," she said. "Patients are well aware of the many insurance limitations, and most of them have been burned by insurance companies with coverage denials. So they love *not* hearing 'Your insurance isn't going to cover that,' and knowing that there are no restrictions on what they can have done."

Patients and dental care providers can visit [PayDent.com](https://paydent.com) to learn more and sign up.

PayDent is based in Chicago and is privately held.

Follow PayDent on [Facebook](#), [Twitter](#), [Instagram](#), [LinkedIn](#) and [YouTube](#).

Resources for journalists

PayDent [newsroom](#)

PayDent [media kit](#)

[How PayDent is different from dental insurance](#) (comparison chart)

[Constructing a Dental Insurance Alternative](#) (PowerPoint presentation)

[Price list \(ADA Survey of Dental Fees\)](#)

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