

How to Choose a Dentist That Offers Payment Plans and Financing

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Description:

How to Choose a Dentist That Offers Payment Plans and Financing Dental care is essential, but the cost of treatment — particularly for larger procedures like crowns, implants, orthodontics, or cosm...

Details:

Dental care is essential, but the cost of treatment — particularly for larger procedures like crowns, implants, orthodontics, or cosmetic work — can feel overwhelming. Many Australians delay or avoid dental treatment because of the upfront expense, even when they know the problem will only get worse (and more expensive) over time.

The good news is that a growing number of dental practices now offer payment plans and financing options that make quality care accessible without requiring you to pay everything in one hit. But not all payment plans are created equal, and choosing the right practice means understanding what is on offer, what the fine print looks like, and how to avoid common traps.

This guide walks you through how to evaluate dental payment plans and financing options in Melbourne, so you can get the care you need without financial stress.

Why Payment Plans Matter in Dentistry

Unlike a visit to the GP (which is often bulk-billed through Medicare), most dental care in Australia requires out-of-pocket payment. Medicare does not cover general dental services for adults, and even with private health insurance, there are gaps — particularly for major treatments.

Consider the typical costs involved:

- A single dental crown can range from \$1,500 to \$2,500
- Orthodontic treatment (braces or clear aligners) often runs from \$5,000 to \$9,000
- Dental implants can cost \$3,000 to \$6,000 per tooth
- Full mouth rehabilitation can exceed \$15,000

For many families, these are significant sums — comparable to a holiday or a used car. A practice that offers genuine, transparent financing options removes the barrier between needing treatment and actually getting it done.

What to Look for in a Dental Payment Plan

Not all payment plans are the same. Before committing, make sure you understand the terms and compare them against what other practices offer.

Interest-Free Options

The gold standard in dental financing is an interest-free payment plan. This means you pay no more than the original treatment cost — it is simply spread over time.

What to ask:

- Is the plan genuinely interest-free, or are there hidden fees? - What is the minimum and maximum amount that can be financed? - How long is the repayment period? - Is there a setup fee or ongoing account fee?

Core Dental offers interest-free payment plans through Payright, covering treatments from \$1,000 to \$20,000. Repayment terms range from 3 to 30 months, giving you flexibility to match payments to your budget. This is available at all seven Core Dental locations across Melbourne — Southbank, South Melbourne, Caroline Springs, Carrum Downs, Epping, Wyndham, and Berwick.

Credit-Based vs In-House Plans

Some practices offer in-house payment plans (where the practice itself extends the credit) while others use third-party finance providers. Each approach has pros and cons:

****In-house plans:**** - Often simpler to arrange - May be more flexible on terms - Usually limited to smaller amounts

****Third-party providers (like Payright):**** - Regulated under Australian consumer credit laws - Typically offer larger amounts and longer terms - Clear, standardised terms and conditions - Interest-free periods are usually genuine and transparent

Core Dental uses Payright, a regulated Australian buy-now-pay-later provider, which means clear terms, consumer protections, and no hidden interest charges.

Health Fund Integration

A good dental practice should make it easy to maximise your health fund benefits alongside any payment plan. This means processing your health fund claim first, so you only finance the gap — not the full amount.

****What to look for:****

- HICAPS on-site for instant health fund claims at the time of treatment - Staff who can help you understand your fund's annual limits and waiting periods - Preferred provider status with major funds (which can increase your rebate)

Every Core Dental location has HICAPS on-site, so your health fund rebate is processed immediately and deducted before any payment plan begins. The Wyndham and Berwick practices also hold preferred provider agreements with HCF, CBHS, and NIB, potentially increasing the rebate you receive.

The Child Dental Benefits Schedule — Free Dental for Eligible Kids

Before you factor children's dental care into your budget, check whether your family qualifies for the Child Dental Benefits Schedule (CDBS). This Australian Government program provides up to \$1,026 in dental benefits over a two-year period for eligible children aged 2 to 17. It covers check-ups, cleans, fillings, extractions, and X-rays — and is bulk-billed at participating practices, meaning no out-of-pocket cost.

****Eligibility is based on:**** - The child being aged 2–17 at any point during the calendar year - The family receiving certain government payments (Family Tax Benefit Part A, or the child receiving certain payments directly)

All seven Core Dental locations accept the CDBS and bulk bill eligible children, which can significantly reduce the overall cost of family dental care.

Questions to Ask Before Signing Up

When evaluating a dental practice's payment options, ask these questions before committing:

1. ****Is the payment plan genuinely interest-free?**** Get this confirmed in writing, not just verbally. 2. ****What fees are involved?**** Ask about setup fees, monthly account fees, and late payment penalties. 3. ****What is the approval process?**** Some plans require a credit check; others are simpler. 4. ****Can I use my health fund rebate to reduce the financed amount?**** The answer should always be yes. 5. ****What happens if I need to change my treatment plan?**** Can the financing be adjusted, or will you need to start a new application? 6. ****Is the plan available for all treatments, or only certain ones?**** Some practices restrict financing to cosmetic or elective procedures. 7. ****Can I pay off early without penalty?**** Flexibility to clear the balance sooner is important.

Comparing Your Options: A Practical Framework

When comparing dental practices on affordability, use this framework:

Upfront Cost Transparency

A practice that gives you a written treatment plan with itemised costs before any work begins is one you can trust. If a dentist is vague about pricing, reluctant to provide a quote, or only discusses costs after treatment has started, that is a major red flag.

Core Dental provides written treatment plans with anticipated costs at every appointment, across all locations. You will know exactly what each procedure costs before you agree to proceed.

Total Cost of Treatment

The cheapest quote is not always the best value. Consider:

- ****Materials used**** — Is the practice using quality materials, or cutting corners to offer a lower price? Core Dental's in-house dental laboratory, led by master ceramist Greg Karabasis, handcrafts crowns, veneers, and prosthetics to precise specifications rather than outsourcing to low-cost overseas labs. - ****Clinician experience**** — A more experienced dentist may charge more per procedure but deliver a better outcome that lasts longer. - ****Technology**** — Digital scanning, CEREC same-day crowns, and 3D imaging can reduce the number of appointments required, saving you time and money overall.

The Hidden Cost of Delay

Perhaps the most important financial consideration in dentistry is the cost of doing nothing. A small cavity that could be fixed with a \$300 filling today may become a \$2,000 crown or a \$5,000 implant if left untreated for a year or two. Payment plans exist precisely to help you avoid this escalation — getting treatment now, when it is simpler and less expensive, rather than waiting until it becomes a crisis.

Red Flags in Dental Financing

Be cautious of:

- ****"Interest-free" plans with hidden fees**** that effectively function as interest by another name - ****Very high credit limits**** being pushed on you — a good practice will recommend only the treatment you need, not upsell you into a larger loan - ****Pressure to commit to expensive treatment on the spot**** — you should always have time to consider your options and get a second opinion - ****Plans that require you to finance the full amount**** without first applying your health fund rebate - ****No written quote**** — if the practice will not put costs in writing, walk away - ****Practices that do not accept health funds**** or do not have HICAPS on-site

Payment Plans for Specific Treatments

Orthodontics (Braces and Clear Aligners)

Orthodontic treatment is one of the most common reasons patients seek payment plans, given that treatment costs typically range from \$5,000 to \$9,000 and extend over 12 to 24 months. Many practices

offer staged payments that align with the treatment timeline.

At Core Dental, orthodontic treatments including Invisalign clear aligners are available at multiple locations. Dr David Austin, Core Dental's specialist orthodontist, practises at Caroline Springs and Wyndham. Payment plans through Payright can spread the cost of orthodontic treatment over up to 30 months.

Dental Implants and Prosthodontics

Dental implants involve multiple stages — consultation, surgery, healing, and restoration — which can naturally spread costs over several months. A practice with both general dentists and specialists (such as a periodontist for implant surgery) can manage the entire process in-house.

Dr Nupur Kataria, Core Dental's specialist periodontist at Wyndham, provides implant surgery and bone grafting services. The in-house laboratory then fabricates the final restoration, keeping quality control within the practice.

Cosmetic Dentistry

Teeth whitening, veneers, and composite bonding are typically elective treatments that patients pay for entirely out of pocket (health funds rarely cover cosmetic work). Payment plans are particularly valuable here, as they allow you to invest in your smile without depleting your savings.

Clinicians like Dr Anchal Verma at Southbank (experienced in Invisalign, composite bonding, and veneers), Dr Jacalyn Madden at Southbank (trained in CEREC and laser dentistry), and Dr Darren Manoharan at Wyndham (specialising in cosmetic dentistry) can discuss both the treatment options and the payment options available.

How Core Dental Makes Dental Care Affordable

Core Dental was built with accessibility in mind. As a suburban dental network, affordability is central to the practice's philosophy. Here is how the group helps patients manage costs:

- ****Interest-free payment plans**** via Payright (\$1,000–\$20,000, 3–30 months) - ****HICAPS on-site**** at all seven locations for instant health fund claims - ****Preferred provider**** agreements with HCF, CBHS, and NIB at selected locations - ****CDBS bulk billing**** for eligible children aged 2–17 - ****Written treatment plans**** with itemised costs before any treatment begins — no hidden fees - ****In-house laboratory**** reducing reliance on external labs and keeping costs competitive - ****Multiple locations**** offering the same standard of care — you can choose the most convenient practice without compromising on quality

The group is backed by the Smile Solutions Group, providing access to specialist care, clinical governance, and shared resources that a standalone practice cannot match.

Your Checklist: Evaluating Dental Payment Plans

Before choosing a dental practice based on affordability, check these boxes:

- **■ Interest-free payment plans** genuinely available (not just advertised) - **■ Clear terms** with no hidden fees - **■ HICAPS on-site** for instant health fund claims - **■ Written treatment plans** with costs provided upfront - **■ CDBS accepted** and bulk-billed for eligible children - **■ Payment plan** covers a useful range (\$1,000–\$20,000+) - **■ Flexible repayment terms** (3–30 months) - **■ Health fund rebate** applied before payment plan begins - **■ No pressure** to commit to treatment on the day - **■ Quality materials** and experienced clinicians (affordability should not mean cutting corners)

Ready to Get Started?

Dental care should not be something you put off because of cost. With the right practice and the right payment plan, you can address your dental health now — when treatment is simpler, less invasive, and

less expensive — rather than waiting for problems to escalate.

Core Dental's seven Melbourne locations offer interest-free payment plans, HICAPS on-site, CDBS bulk billing, and written treatment plans with no hidden fees. Book online at [coredental.com.au](https://www.coredental.com.au) or call **13 13 16** to discuss your options with a team member.