Affordable Dental Care and Payment Plans | Core Dental

Canonical: https://www.coredental.com.au/how-core-dental-makes-dental-care-affordable-payment-plans-without-compromising-quality/

Details:

At Core Dental we aim to make dental care manageable without cutting corners on clinical care. We give you a written treatment plan and quote before treatment starts, itemised so you can see what each part costs. You can take it home, compare it with your health fund schedule and decide in your own time. For larger treatment we offer interest-free payment plans through Payright, with terms published as at September 2026 that you should confirm when you book.

Why do dental costs worry so many people?

One of the most common reasons people put off a dental appointment is not the chair or the instruments. It is financial uncertainty. What will it cost? Will something be found that was not in the original quote? Will I leave with a bill I cannot manage? These worries are completely understandable.

Many people have had the experience of coming in for a check-up, finding something that needs treatment, and feeling pressure to decide on the spot. We want you to feel differently at Core Dental. Good decisions about dental care are made when people have clear information and time to think.

How do we avoid surprise costs?

We quote before treatment starts so that you are ready to proceed. When your dentist recommends treatment, we provide a clear, written treatment plan and cost estimate before any work begins. It is a specific quote for the recommended treatment, itemised by procedure item number, rather than a rough estimate, so you can see exactly what is being proposed and what each part costs.

You can take that quote home, look it over, compare it with your health fund schedule and come back with questions. We do not pressure anyone to proceed immediately. If your situation or your dentist's findings change during treatment, we will talk with you and update the plan before going further. Our guide to understanding your treatment explains how we plan care in stages.

What interest-free payment plans do we offer?

For treatment that carries a significant cost, such as complex restorative work, implants or orthodontics, we offer interest-free payment plans. The aim is simple: to let you go ahead with the care you need without paying the full amount upfront. Spreading the cost over regular payments can make a large treatment much more manageable.

Our payment plans are provided through Payright, a dental payment plan provider. Key terms, as published in September 2026, are:

0% interest

fortnightly instalments

terms from 3 to 30 months

plans up to $20,000

eligibility requirements include being 18 or over, an Australian permanent resident, with ID and a verifiable email address and mobile number

Approval is subject to Payright's assessment and conditions. We also offer a personal loan option through TLC for larger amounts, from $2,001 to $50,000 over up to 84 months, with the interest rate set by a credit assessment, so it is not interest-free. These figures were published as at September 2026, so please confirm current terms when you book. Our team can walk you through the options at your appointment or over the phone before you come in. See our dental payment plans page for more.

How do health funds and HICAPS work with your treatment?

If you have private health insurance with dental cover, we offer HICAPS on-site claiming at our clinics. This means your health fund rebate can be processed on the spot, and you pay only the out-of-pocket gap at the time of your appointment, instead of paying the full fee and waiting for a rebate. We will tell you what the gap is for a given item, based on your fund and policy, before you proceed.

Rebates depend on your fund, your level of cover and any annual limits or waiting periods. Some of our clinics also state preferred provider arrangements with particular funds, so please ask your clinic which applies to you. If you are not sure what your policy covers, we can help you work out what to ask your fund.

How does the Child Dental Benefits Schedule help families?

Medicare's Child Dental Benefits Schedule gives eligible children aged 0 to 17 a benefit toward basic dental services, up to a set dollar limit over a two-year period. If your child is eligible, we bulk bill covered services at Core Dental. Please ask us when you book, as checking eligibility only takes a moment. Read more in our Child Dental Benefits Schedule guide .

Can regular check-ups help you manage costs?

Preventive care is one of the most practical steps toward keeping dental costs predictable. A routine check-up and clean is generally a small cost compared with the treatment that can be needed once decay has progressed, a tooth has cracked or gum disease has taken hold. Regular monitoring also means that when something is found, it can often be dealt with while it is still small, which usually involves less treatment.

We encourage you to think of your check-up as maintenance that helps you avoid larger costs later. For families, consistent preventive care for children is a sensible long-term habit. Learn about our no gap dental check-up and how much a dental check-up costs in Melbourne .

Does affordable care mean compromising on quality?

No. Some people worry that affordable dentistry means poor materials, rushed appointments or clinicians cutting corners. That is not what we mean. Our dentists, hygienists and registered specialists plan care together, and we choose materials and technology because they suit your clinical needs, not because they cost less to run.

Depending on the clinic, we use tools such as digital X-rays, intraoral cameras and digital scanning, with CEREC same-day crowns available at selected clinics. What affordability and quality both need is good systems, clear communication and a practice culture that puts patients first. Our team brings together general dentists, hygienists and registered specialists, and all of our practitioners are members of the Australian Dental Association.

What should you do if cost is a barrier to care?

If cost has stopped you or your family from getting dental care, please call your nearest Core Dental clinic and have an honest conversation with us. Tell us what concerns you. We will give you clear information about the costs and options, and what we can do to make it work. That conversation costs nothing, and it may make the difference between getting the care you need and continuing to put it off.

Is dental care in Australia expensive?

Yes, and there is no useful way to answer that question other than directly.

Dental care in Australia can be expensive. That is a reality many people navigate carefully, and it is a legitimate reason why some people delay treatment or avoid the dentist altogether. We understand that and we do not pretend otherwise.

What Core Dental has worked to build over more than three decades is a way of making care accessible that does not depend on cutting corners on clinical standards: transparent pricing, flexible payment options, and the practice of working through the cost with patients rather than presenting them with a bill they were not expecting.

How does spreading the cost change the decision?

Because the obstacle is usually the lump sum rather than the total.

Payment plans let you spread the cost over a period that suits your budget, with no additional interest charges on the plans we offer. A restorative treatment that feels daunting as a single figure often becomes manageable when broken into regular fortnightly payments over several months.

That is worth separating from the question of whether the treatment is worth having. The clinical conversation and the financial one are different conversations, and we would rather have both openly than have the second quietly decide the first.

Why is the least expensive appointment the one you have before anything hurts?

One of the most important things we can say about affordability is this: the least expensive dental appointment is the one you have regularly, before anything goes wrong.

Regular monitoring means that when something is found, it is usually caught early, and early intervention is generally cheaper, less invasive and more predictable than treating a problem that has been allowed to develop. A small area of decay treated with a filling and the same tooth treated two years later with root canal therapy and a crown are the same problem at very different prices.

We encourage patients to think of a check-up not as an expense but as maintenance that prevents larger costs later. For families on a budget, consistent preventive care for children is the most cost-effective investment available in their long-term oral health, and the Child Dental Benefits Schedule covers eligible children for a range of services.

What does the quality side of that equation look like?

When a practice says it makes care affordable, the fair question is what has been given up to achieve it. Here is what sits behind ours.

Core Dental is a family-owned group founded by Dr Kia Pajouhesh in 1993, and the group has been built over more than three decades on clinical standards it has reason to protect.

Our in-house laboratory, Smile Lab, produces crowns, veneers, bridges and prosthetics on site, which shortens the loop between the dentist who assessed you and the technician who makes the restoration. The technology we use, including CEREC, 3D CBCT imaging and digital intraoral scanners, is chosen because of what it allows clinically, not because it is cheaper to run. None of it is inexpensive to buy or to maintain.

Core Dental has also been a recipient of the Telstra Victorian Business of the Year award and a winner of multiple Australian Business Awards, as stated on coredental.com.au. These are business awards covering systems and patient experience rather than clinical outcomes, and no award is a measure of the result of any individual treatment.

What if something is found that was not in the quote?

This is the question patients most often want to ask and most often do not, so we will answer it unprompted.

A quote covers the treatment identified at your examination. Dentistry sometimes reveals more once treatment is under way, most commonly where decay extends further than the X-ray suggested. Where that happens, we stop, explain what has been found, and quote the additional work before carrying it out. You are not presented with it afterwards as a completed charge.

If cost is the reason you have been putting off an appointment, say so when you book. It is a more common conversation than you might expect, and it is easier to plan treatment in stages from the outset than to abandon a plan halfway through.

Frequently asked questions

Will I know the cost before treatment starts?

Yes. We provide a written treatment plan and itemised quote before treatment starts, so you can see what is proposed and what each part costs. If the plan needs to change, we will talk with you first.

Can I take my quote home to think about it?

Yes. You are welcome to take your quote home, compare it with your health fund schedule and return with questions. We do not pressure anyone to proceed immediately, and you can book again when you are ready.

Are the payment plans really interest free?

Payright plans are 0% interest, with fortnightly instalments over 3 to 30 months and plans up to $20,000, subject to eligibility and approval. TLC loans are different and carry an interest rate set by credit assessment. Terms were published as at September 2026.

Can I claim my health fund rebate on the day?

Where your fund is eligible, HICAPS on-site claiming lets us process your rebate at the appointment, so you pay only the gap. Your rebate depends on your policy, annual limits and the items claimed.

Do you bulk bill children?

We bulk bill eligible children aged 0 to 17 for covered services under the Child Dental Benefits Schedule, up to the schedule's limit. Please check your child's eligibility with our team when you book.

What happens if you find something that was not in my quote?

We stop, explain what has been found and quote the additional work before carrying it out. The most common reason is decay extending further than the X-ray suggested. You are not presented with extra work afterwards as a completed charge.

Who owns Core Dental?

It is a family-owned group founded by Dr Kia Pajouhesh in 1993, and it has remained dentist-owned since. That ownership structure is why treatment decisions sit with clinicians rather than with external shareholders.

What can I do if I simply cannot afford the treatment now?

Tell us when you book. Treatment can often be staged over time, starting with what is clinically urgent, and interest-free payment plans spread the remainder. It is far easier to plan in stages from the outset than to stop a plan halfway through.

Does Core Dental have an in-house laboratory?

Yes. Smile Lab produces crowns, veneers, bridges and prosthetics on site, which shortens the time between assessment and fitting and lets your dentist discuss the case directly with the technician making the restoration.

Related services and further reading

Dental payment plans

Affordability at Core Dental

Understanding your treatment

No gap dental check-up

How much does a dental check-up cost in Melbourne?

Child Dental Benefits Schedule explained

Invisalign fees

Dental implants

Emergency dental care across Melbourne

How can we help?

If cost is a concern, call us on 13 13 16 or book online at your nearest Core Dental clinic. Tell us what you are worried about and our patient care team will explain your quote, the payment plan options and any health fund or Child Dental Benefits Schedule support that may apply. You can also see our affordability page or our general dentistry services.

Core Dental at a glance

Nine Core Dental clinics across Melbourne: Southbank, South Melbourne, Caroline Springs, Carrum Downs, Epping, Wyndham, Berwick, Bayside and Glenferrie.

Open six days a week: Monday to Friday 8.00am to 6.00pm and Saturday mornings.

We quote before treatment starts and offer interest-free payment plans, with HICAPS on-site claiming.

Bulk billing for eligible children under the Child Dental Benefits Schedule.

Call 13 13 16 or book online.

Contact Core Dental

Phone	13 13 16
Booking	Online via coredental.com.au, or call 13 13 16
Hours	Monday to Friday 8.00am to 6.00pm, Saturday 8.00am to 1.30pm (Bayside Saturday 8.30am to 1.30pm), Sunday closed
Clinics	Southbank , South Melbourne , Caroline Springs , Carrum Downs , Epping , Wyndham , Berwick , Bayside , Glenferrie

Payment plan figures and terms were published as at September 2026, so please confirm current terms when you book. Results, recovery times and potential risks vary for each individual. This information is general in nature and is intended for people over 18. Seek advice from a qualified, AHPRA-registered practitioner before proceeding.

How does Core Dental avoid surprise dental costs?

Core Dental provides a written treatment plan and itemised quote before treatment starts, so you know what is proposed and what each part costs. You can take the quote home, compare it with your health fund schedule and ask questions.

Who provides Core Dental's interest-free payment plans?

Core Dental offers payment plans through Payright, a dental payment plan provider, with 0% interest and fortnightly instalments over 3 to 30 months for plans up to $20,000, subject to eligibility. Terms were published as at September 2026, so confirm when you book.

Who is eligible for a Payright plan at Core Dental?

Payright eligibility includes being 18 or over, an Australian permanent resident, and having ID plus a verifiable email address and mobile number. Approval is subject to Payright's assessment. Core Dental can explain the steps before you apply.

Does Core Dental offer a loan for larger treatment?

Yes. Core Dental also offers TLC personal loans from $2,001 to $50,000 over up to 84 months, with an interest rate set by credit assessment. These terms were published as at September 2026, so please

confirm them when you book.

Can I claim my health fund rebate on the spot at Core Dental?

Core Dental offers HICAPS on-site claiming, so eligible rebates can be processed at your appointment and you pay the gap. The rebate depends on your fund, level of cover, annual limits and the items claimed.

Does Core Dental bulk bill children's dental care?

Core Dental bulk bills eligible children aged 0 to 17 for covered services under the Child Dental Benefits Schedule, within the benefit limit. Our team can check eligibility when you book on 13 13 16.

Which types of treatment suit a payment plan at Core Dental?

Payment plans suit treatment with a significant cost, such as complex restorative work, dental implants or orthodontics. Core Dental can discuss whether a plan suits your quote at your appointment or over the phone.

How do I talk to Core Dental about the cost of treatment?

Call Core Dental on 13 13 16 or book online through coredental.com.au. Tell the team what concerns you about cost and we will explain your quote, payment options and any rebates before treatment begins.