

Helpful Information regarding your Dental Insurance

NO INSURANCE PAYS 100% OF ALL PROCEDURES

Dental Insurance was not designed to pay for all dental care. It is meant to be an aid in receiving dental care. Many patients think that their Insurance pays 90%-100% of all dental fees. This is simply not true. Most plans only pay between 50%-80% of the average total fee. Some pay more and some pay less. The treatment recommended by our office is never based on what your Insurance company will pay; likewise your treatment should not be governed by your Insurance contract.

WILL MY COST DIFFER FOR A SILVER VS. A WHITE FILLING?

Yes, most of the time. Most Insurance companies cover their usual percentage (50-80%) for tooth-colored fillings in the front six teeth. For the rest of the teeth, the majority of Insurance companies state that they will pay 80% of the least expensive fix. As an example, one Insurance company states our fee (as a preferred provider with them) for a silver filling is set at \$70 or a tooth colored filling on the same tooth is set at \$90. If you decide you'd like a tooth colored filling, they only pay 80% of the \$70 silver filling fee. What does this mean to you? You will usually pay about \$20 extra out of pocket per filling if it is white instead of silver. About 75% of Insurance companies downgrade to silver fees. If you ask our office manager, she can call your Insurance company for you to find out if your Insurance plan downgrades. Even with the extra cost, most patients these days elect for tooth-colored fillings. If you would prefer the less expensive silver fillings please let our office manager know so she can flag your chart in our computer, making us aware. Thanks!

DETERMINING YOUR BENEFITS

Please note that each and every employer has the ability to determine the benefits you receive from your Insurance company. As a courtesy to our patients we will do our best to obtain a copy of your estimated benefits. As you can imagine with so many different Insurance companies, and even greater number of differing policies offered by those companies, we cannot be responsible for knowing all provisions of all policies. It is your responsibility to understand your policy's deductibles, co-pay and co-Insurance amounts, annual maximum benefit amount, as well as the policy's limitations and exclusions.

Our Office Policy Regarding Dental Insurance

You are responsible for any balance on your account after 30 days, whether Insurance paid or not. We will gladly send you a refund if your Insurance pays more than expected.

Please understand that we file dental Insurance claims as a courtesy to our patients. We do not contract with your Insurance company, only you do. We are not responsible for how your Insurance handles its claims or for what benefits they pay on a claim. We can only assist you in estimating your portion of the cost of treatment. We at no time guarantee what your Insurance will or will not do with each claim. (Some companies may not pay for bonding to chips in the front teeth, calling it cosmetic. Some may say they will not cover a bridge fully because a less desirable partial denture could have been placed.) You may request we send in a preauthorization on expensive restorations before they are done to verify how much your Insurance company will cover.

Most importantly, please keep us informed of any Insurance charges such as policy name, Insurance company address, or change of employment. I have read and understand this information on Insurance.

Signed: _____ Date: _____