

For Our Patients with Dental Insurance

If you are covered by Dental Insurance, it is important that you be informed that our professional services are **rendered to you and charged to you, not the insurance company.**

We do participate as a preferred provider with several insurance companies. However, there may be a portion of the fee due prior to treatment. These fees could and would include the following:

- Your co-payment for the procedure. This co-payment will be due at the time of service.
- We will not be able to send out any lab work unless your portion is paid in full on the day of service.
- These fees could also be on uncovered services and there **may** be a balance due by the patient **after** the insurance has paid their portion. You may also have a deductible to be met. All other patients having dental insurance will be required to pay a set amount of the fee prior to completion of treatment. Upon completion of any procedures your insurance company will be billed. After we receive their reply, you will either receive a refund or a bill for the remaining balance.

We urge you to be fully aware of the provisions of your policy. Very few programs pay the entire amount. We pride ourselves in being as informed as possible with all insurance groups. We deal with about 150 different insurance companies and they are not all the same. There may very well be deductibles, yearly maximum cover ages, etc. Please note that quite often a policy will state that it will cover a certain percentage, but the percentage that they are talking about is the fee the individual policy allows for that particular service rendered, **not the actual fee charged by the dentist.** Quite often, a policy implying 85% coverage actually covers only around 60 % of the total fee. **It is the patient's responsibility to notify us immediately if their insurance information has changed or if we have incorrect information in our office.**

For our patients that receive checks directly from the Insurance Company: You must call and notify us That you have received payment, we must also receive the EOB from the top of the check or a copy of the EOB. Without this information, claims cannot be cleared from our system, and we do not know the claim has been paid. If you have received payment and have not made a payment to our office, you must do so as soon as you receive payment from the insurance company.

For our patients without insurance

We expect payment in full at the time of service. If you need to make arrangements for payment, you need to make these arrangements **IN ADVANCE**. We will not be able to arrange payments after service.

Please sign and return to our office.

I have read and understand the above:

Signature

Date