

TO OUR PATIENTS WITH DENTAL INSURANCE

We will be happy to file your insurance forms for you. We will do so without additional charges and will do all we can to help you receive maximum benefits. Since many patients have questions regarding their coverage, we have prepared this information to assist you in understanding more about dental insurance. If you have additional questions, please ask.

Payment in full is due on your first visit to our practice unless we have verified your insurance coverage. Patients who desire further dental care are required to complete a financial agreement with our financial coordinator during the consultation appointment. All payment options will be discussed.

Responsibility for Payment. It is your responsibility to pay any amount not covered by your insurance. We offer many different payment options for you to take care of this balance.

Deductibles. If your plan has a “deductible” this means that you will be required to pay a certain amount (usually \$50 to \$100) per year before the insurance company will begin to pay. After these deductibles have been paid to the dentist by you, your insurance will begin to pay its portion of the fee.

Yearly Maximums. Most policies also have a limit that they will pay each year on each individual covered (usually from \$1000 to \$1500)

Pre-Treatment Estimates. Most companies request (on your dental form or insurance pamphlet) that the dentist submit his treatment plan to them before treatment is started. This is not mandatory or required. It is actually a way that the insurance company will delay treatment so that they can hold onto your money for as long as possible.

Our office increased its effectiveness in handling your insurance claims by installing a DSL line and by implementing an online insurance estimation service. This is a service that gives us the information we need in order to process your insurance efficiently. We can immediately give you an estimated total of your insurance benefits and the estimated balance (patient share) you will be responsible for.

Phasing Treatment by Priority Grouping is one way we can help you make the most of your dental insurance. After the Dentist has completed the exam, intra-oral camera photo tour and radiographs he will begin to formulate an action plan. During the Consultation appointment the Dentist will listen to your wants and needs and together you will complete the final treatment plan. All fees will be presented and Insurance Benefits and Patient Portion will be estimated.

Financial Counseling with our Financial Coordinator is available to help you choose from one of several payment options for the “Estimated Patient Portion” (the estimated amount that your insurance company will not pay) of the treatment plan. We want you to feel comfortable with us, and that begins by feeling satisfied with your financial arrangements. Don’t hesitate to ask questions. We are here to help you and make you feel good about your choice of dentist.
