

DENTAL INSURANCE: HOW WE MAY HELP YOU - HOW YOU MAY HELP US!

How fortunate you are to be covered by dental insurance! It is a wonderful employment benefit which helps **defray** the cost of dental care, **but practically no dental plan is meant to make dentistry absolutely free to you and your family**. Deductibles, yearly maximums, and copayments are all ways of keeping the cost of the plan within reason.

Dental insurance companies are a “third party” in the doctor-patient relationship. I still must ethically recommend what treatment is best for you, and you have the option of undergoing that treatment or not. **However, once you agree to any treatment, please understand that it is you who bears the ultimate responsibility of paying for it!**

As a courtesy to you we accept assignment of insurance benefits directly to our office (excluding Orthodontics.) This means you won't have to pay the full cost of the treatment initially. Instead, you pay your estimated portion (deductible + copayment % + any amount above yearly maximum + excluded charges.) It is often not possible to estimate **exactly** what your insurance will pay, unless we file a predetermination, which takes several weeks to return.

It is vitally important that YOU obtain an insurance booklet from your employer and familiarize yourself with the details of your plan! It is usually safe to do certain dental procedures (fillings, extractions, root canals, cleanings.) Complex dental procedures should be done without predetermination only if you are willing and able to pay the entire bill!

In the event of a claim dispute, we require that you pay all of the patient portion plus the disputed insurance portion. In the event of a favorable decision, you will be issued a check for any credit immediately. **It will be your responsibility, not ours, to dispute the insurance company if you feel you were unfairly denied payment on a claim.** Our office can only supply you with documentation for your dispute.

It is not an acceptable arrangement for you to “wait until the insurance company pays its share” then pay us the remainder. Our office charges a monthly interest fee on unpaid accounts, whether the amount is due from the insurance company or the patient. **It is YOU who must pay all interest, so it is to your advantage to pay off your account balance, even if you must use a credit card, to avoid our higher rate of interest.** In the event an insurance claim is denied, you should expect to pay your account in full. If your insurance finally pays the claim, you will have avoided interest charges and have money in your pocket!

Often insurance companies ignore our explicit instructions and send payment to the patient instead of to us. If this happens, immediately endorse the check to our office and mail it to us.

Insurance companies do not set dental fees!! They may average fees for any area, decide to pay any percentile they wish, or pay any arbitrary schedule they devise. They may exclude from coverage any treatment, no matter how necessary, for your dental health! They may update their fee schedule at any interval they wish, or never at all! **Considering these factors, my fees may or may not bear any resemblance to what your insurance company prints on its “estimate of benefits” you receive.** Beware that insurance companies often attempt to cast professionals in bad light to draw attention away from the real problem- limited benefit dollars!

It is our belief that the best professional relationship results from frankness and openness concerning dental fees and payment. Please do not hesitate to call if you have any questions concerning payment for dental services. Remember: insurance does not release you from your financial responsibilities for dental treatment. It does help make dental care more affordable. I hope my office may help you get the most from your policy.

Yours for better health, **I have read, understand, and will abide by these insurance policies.**

Patient signature

Date

Kim Henry, D.M.D.