



### **Understanding Dental Insurance**

We have prepared this letter to help you better understand the complexities of dental insurance; we realize how confusing it can be. To begin, we would like to highlight a misconception: ***dental insurance is not designed to pay for all of your dental care.*** Most contracts have yearly limits, treatment limitations and/or various degrees of “co-payments”.

All levels of payment by insurance companies, including allowed fees, usual, customary, and reasonable (UCR) are governed by the premiums paid. They have nothing to do with the actual fee for the services rendered. Our fees are based upon a combination of our costs, our time, and our consistent dedication to providing our patients with the highest quality of dental care. Thus, there is often a discrepancy between the amount covered under your policy’s UCR schedule, and the actual cost of the procedure. The discrepancy is the patient’s responsibility.

The treatment recommended by our practice is never based on what your insurance company will pay, as your oral health care and accompanying treatment should not be governed by your insurance company contract.

Thus, it should be understood that ***the dental insurance contract is between the insurance company and the patient.*** If you are unclear as to whether a particular procedure is covered by your carrier, please submit a pre-estimate for treatment before scheduling.

We hope this information has been helpful. Please take the time to review your insurance policy’s nuances thoroughly so that we may best serve you. As always, you may feel free to ask any member of our staff for clarification on services, billing and insurance.

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_



### Financial Agreement

As a condition of your dental treatment in this office, **financial arrangements must be made in advance**. This practice depends upon reimbursement from the patient and the insurance company for costs incurred in their visit at the time of service. Therefore, the patient must consider their financial obligation prior to the visit.

All dental services including emergency services must be paid at the time services are rendered.

Patients who carry dental insurance must understand that this practice will do our best in preparing your insurance forms or **\*assist in making collections from insurance companies** and will credit any such collections to the patient's account. However, our dental practice cannot render services on the **assumption** that our charges will be paid at 100% by an insurance company. Also, this office only accepts benefits from primary dental insurance claims. Claims for secondary insurance are the responsibility of the patient.

A service charge of 1 1/2% per month (18% annum) on the unpaid balance of any account will be charged to all accounts with balances over 90 days. Any unpaid accounts with balances past 90 days will be turned over to a collection agency and/or an attorney in attempt to collect the remaining payment. All late charges are the sole responsibility of the patient.

Patients must understand that the fee estimate listed is just that, an **estimate**. Treatment plans developed in this practice are subject to change depending on the specific dental condition.

- *In consideration for the services rendered to me by the doctor, I agree to pay in full my estimated portion at the time of service (per the first paragraph). I also agree that I shall be responsible if a remaining balance exists once insurance has paid. I agree to pay all collection costs and attorney fees if a suit shall be instituted.*
- *I grant permission to you or your staff, to telephone me at any time to discuss matters related in this form.*
- *I have read and fully understand the above conditions of treatment and agree to its content.*

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\*Please realize that we do file your insurance as a **courtesy** to you. Any questions/concerns regarding your claim is **your** responsibility to follow up on. We strive to provide you with timely and efficient service each time you visit our practice and in doing so your assistance is greatly appreciated.