

INSURANCE INFORMATION

NAME OF INSURANCE CO: _____

POLICY NUMBER: _____ ; GROUP NUMBER: _____

INSURANCE CO. PHONE NUMBER: _____

INSURANCE CO. ADDRESS: _____

NAME OF POLICY HOLDER: _____

POLICY HOLDERS DATE OF BIRTH: _____

POLICY HOLDERS ADDRESS: _____

POLICY HOLDERS PHONE NUMBER: _____

EMPLOYERS NAME: _____

EMPLOYERS ADDRESS AND PHONE NUMBER: _____

We offer a valuable service to our patients which is free of charge: we file your insurance claims for you. We also accept assignment on many – but not all – insurance plans. This means we bill the insurance company, they pay us directly their portion of the fee, and we only collect the patient’s estimated portion from the patient.

However, what makes this service sometimes very difficult is the fact that there are over 23,000 different insurance plans in the United States. Since our primary purpose is providing the highest quality dental care and service to our patients, it is not possible for us to know all there is to know about these plans.

The insurance policy is a legal contract between the policyholder (you) and the insurance company. This is important because YOU are responsible for your insurance, not us.

Most dental plans have limitations and restrictions. No insurance policy pays 100% of all dental fees. Dental insurance is not meant to pay everything, it is only meant to be an aid.

Also, even when a plan states it covers a percentage of the fees – for example 80% - that is usually not completely true. Most plans cover 40-50% of the fees. The amount your plan pays is determined by how much your employer paid for the plan. Unfortunately, many of our patients come to our office thinking their insurance will cover a certain amount of the fees, when in reality the coverage is much lower. We will help you determine the amount of coverage your plan offers for each service we deliver to you.

Our policy is to help our patients as much as possible with any and all aspects of their dental care here. This includes insurance. We have developed financial policies over the years which help us keep focused on our purpose – quality dental care and superior service.

We ask that you know, understand, and agree to these policies because this will help us service you better. We do not want the issues of money and insurance to come between you and the dental care you deserve.