

Understanding Insurance

We realize how confusing dental insurance can be. To begin, we would like to highlight a common misconception. Dental insurance was not designed to pay for all dental care. Most insurance contracts have limits and/or various degrees of co-payment when it comes to different services.

All levels of payment by insurance companies, including allowed fees and usual and customary fees (UCR), are governed by the premiums paid. They have nothing to do with the actual charges. Our fees are based upon a combination of our costs, time, and our constant dedication to supply you with the highest quality dental care. **The treatment recommended by our office is never based on what your insurance company will pay; your treatment should not be governed by your insurance contract.**

However, it should be understood the dental insurance contract is between the insurance company and the patient. This means the patient bears the ultimate financial responsibility. We will try our best to give estimates to you before treatment is rendered, but this is not an exact quote. Insurance may downgrade services to a cheaper service and/or deny the service all together. The portion remaining is ultimately your responsibility.

We hope this has been helpful. Please take the time to review your contract thoroughly so we may serve you the best to our ability. At any time, please do not hesitate to ask us to help you with clarification on services, billing, and insurance. We want to help make the process of insurance as easy as possible for you.

Thank you!

Signature: _____ Date: _____