

ABOUT DENTAL INSURANCE

Approximately 80% out our patients have dental insurance. If you and your family are one of these fortunate “4 out of 5”, there are a few points about dental insurance we would like to cover.

Some people have an inflated view of what their insurance is going to pay. This is especially true if it is a new policy. The fact is that most policies pay 90-100% of preventive procedures like exams, cleanings, x-rays, fluoride, etc., 60-80% of routine procedures like fillings and 50% of the more expensive types of dentistry like crowns, bridges and dentures. Keep in mind almost all policies have \$25.00 to \$200.00 deductible and a yearly maximum benefit.

Our office does not determine dental benefits. The type of plan chosen by your employer determines insurance benefits. We are not involved with the insurance carrier in any way. We also do not belong to any PPO's or HMO's. Since dental services are rendered directly to the patient, the patient is responsible to us for payment. The insurance company, of course, is responsible to the patient. **Patients are asked to take care of their estimated portion at each visit.** To avoid disappointment, we strongly suggest that you contact your insurance company to make sure that your assumptions are correct. Your particular program may base its dollar allowance on a fee schedule, which may not coincide with current acceptable fees.

We will do all we can to derive maximum benefits for you. Often we are able to stage treatment in order to maximize benefits. We will complete all forms and send them promptly to your insurance company.

There is a reason for all this “matter of fact talk” about dental insurance. In many offices, insurance is a source of misunderstanding, miscommunication and stressed relationships. We do not want that. We take pride in honest, open communication. We know that the basis for any successful relationship is clear communication. Working together we will have that successful relationship.