

**FINANCIAL ARRANGEMENTS  
AND  
DENTAL INSURANCE**

We are committed to providing you with the best possible care. If you have dental insurance, we would be pleased to assist you in receiving your maximum allowable benefits. To achieve these goals, we need your assistance and understanding of your financial arrangement with our office.

Payment for services is due at the time services are rendered unless arrangements have been approved in advance. We will be pleased to assist you process your insurance claim for your reimbursement.

Our staff will gladly discuss your proposed treatment and answer any questions relating to your insurance. You must realize however:

1. Your insurance is a contract between you, your employer and your insurance company.
2. Your employer has selected the level of insurance coverage. Not all services are a covered benefit in all contracts. Some insurance companies select certain services they will not cover.

It is necessary to emphasize, as a dental care provider, our relationship is with you and not your insurance company. While filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the date the services are rendered.

For your convenience, you may pay by cash, check, Visa or Mastercard.

There is a \$10.00 monthly late charge assessed on all balances after 60 days past due. Checks which are declared non-sufficient funds, will be charged a \$35.00 services fee. Also, the undersign agrees to pay a collection fee of 25% of the total owed if/when sent to collection, all attorney fees, and court costs incurred by the creditor.

If you have any questions about the above information or any uncertainty regarding insurance coverage, please do not hesitate to ask. We are here to assist you.

**Printed**  
**Name** \_\_\_\_\_

**Patient or Guardian**

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

## FACTS ABOUT DENTAL INSURANCE

Dental insurance is a benefit many employers offer to their employees. Having dental insurance can help you with the financial aspect of your dental treatment. However, given the changing dimension of the insurance industry, there are always numerous questions about dental insurance, coverage amounts, limitations of coverage, and assorted issues associated with your insurance coverage. In order for you to most fully understand your insurance coverage, we would like to share some facts about dental insurance with you.

**FACT #1:** Our recommendations for treatment are based on your dental health. While we certainly will attempt to help you collect your portion from your insurance company, our responsibility is to examine, diagnose and treat your dental condition. Your insurance company's responsibility is to generate profit for its shareholders.

**FACT #2:** You may receive a letter mentioning "usual and customary fees". An insurance company surveys a geographic area to find average fees and then sets an arbitrary amount for each procedure as its "usual and customary fee". Included in the fee survey are discount clinics, insurance clinics and federally funded clinics that will bring down the average. Most doctors in private practice will have fees that are above the "usual and customary fees" that are set by insurance companies. This is a common method insurance companies use to limit their liability.

**FACT #3:** Insurance companies will often tell you "fees are above usual and customary fees" rather than "our benefits are too low". The amount your plan pays you is determined by how much your employer paid for the plan. The less your employer paid the less you will receive. Remember, you get back only what your employer put in, less the profits of the insurance company.

**FACT #4:** Most dental insurance plans will help you maintain a healthy mouth. However, dental insurance was never designed to allow for complete financial assistance in cases where moderate to extensive treatment is needed. Most plans will cover 35-65% of services based on the plan's fee allowance that varies widely from company to company.

**FACT #5:** Many routine dental services are not covered by insurance companies. Often, very effective treatment such as biteplates or sealants are excluded from coverage. This is another common method insurance companies use to limit their liability.