

IMPORTANT INSURANCE INFORMATION

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 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. The insurance company must answer to you, they must respond to your requests, and they will often pay you much more readily and quickly than they will a doctor's office. This is important because YOU are responsible for your insurance, not us. This is so true that a doctor has no legal power to force an insurance company to pay. But you as the policyholder have a great deal of legal power and rights regarding your insurance.

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.

While we do everything we can to help our patients with their insurance companies, we sometimes need your help, because only you have the legal authority to get something done.

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