

Regarding your dental insurance

Many questions arise concerning dental insurance benefits. We hope the following information is helpful.

We do not decide your insurance benefits – only your medically necessary dental care. Your employer may have shopped for the lowest premiums or the best benefits. The two SELDOM go hand in hand. Some plans will cover different percentages of our fees or they may use an arbitrary fee that has no basis of being a typical fee for treatment in our area. Some plans try to exclude certain treatment by saying it is not necessary or they will cover lesser quality treatment. A few patients might then question the appropriateness of our care. We ask that you trust our doctor's judgment. The insurance company has limited information on your dental condition (usually x-rays only) and if they have a "dental consultant" review your case, you must keep in mind that they are working for the dental insurance company. Their profits increase for every patient who does NOT visit the dentist by denying payment or down coding to a lesser quality procedure whenever they can.

1. We plan your treatment based on our examination, your medical history and dental needs. We will offer treatment options when available, inform you the best we can on the benefits of each type of treatment and involve you as much as possible in the treatment decisions. This choice should be yours, not the insurance company's. For us to base our treatment for you on your insurance benefits is unethical. **We treat YOUR dental needs, not your insurance companies.**
2. We will do the best we can to assist you with any insurance questions. If problems arise, it is often helpful to contact your Human Resource Manager or the insurance company directly to help resolve these issues.
3. If you receive correspondence from your insurance company regarding the appropriateness of treatment or our fees being higher than usual, please discuss this with our office before accepting this as fact. This information might be extremely outdated and may ignore many factors.

As always, we are happy to answer any questions you may have about your dental care – but information regarding your dental insurance is **only an estimate** based upon our prior experience with your dental insurance company and what they have estimated to us.

I have read this and understand that the fees to be quoted to me are only an estimate. _____ **(Initial)**

Concerning secondary Insurance:

Our office will no longer file secondary insurance. If you require a claim form, please ask and we can print a blank ADA claim form for you. If your secondary dental insurance mails the payment to our office instead of to you, legally we can only refund to you the amount YOU have paid to our office – not the amount the insurance company may send. Secondary insurance should pay you based upon what the primary insurance company has paid – never more. It is considered **insurance fraud** to make a profit from having two insurances.

We are In-Network Providers for the following insurance companies: Delta Dental & Humana