

### **Vital Information about your Dental Insurance**

Our office is happy to help you file your insurance to receive the maximum dental benefits that you and your employer are paying premiums. Dental plans can vary from company to company, benefits varying according to the plan your employer has signed up for. Insurance companies base the amounts that they will pay toward your dental treatment on restricted fee schedules related to premium payments and geographical location. In other words, your insurance plan will pay only what it allows for each service, regardless of what the actual fee might be. Deductibles and co-payments are typically built into most plans and their required payment is strictly regulated by state law. Both our office and you, as the policy beneficiary, can be prosecuted if deductibles and co-payments are not collected. Your Human Resources Department can usually help you become familiar with your plan and its' restrictions. Our office will assist you in maximizing your dental benefits.

#### **Our responsibility to maximize your dental insurance:**

1. Complete your insurance claim and submit to your carrier within 24 hours of treatment.
2. Use current American Dental Association coding for correct reporting of procedures.
3. Accept direct payment from your carrier and keep track of balances.
4. If necessary, re-file your insurance a second time if no payment within 30 days.

#### **Your responsibility:**

1. To pay fees not covered by your plan at the time of treatment.
2. To provide our office with the correct information regarding your dental plan to allow for correct filing of claims. To have address, ID and group number of your insurance, along with a hard copy of your dental card.
3. To understand that your plan is a contract between you, your employer and your insurance carrier. Our office will do all we can to facilitate claims payment, however we do not have the power to make your plan pay.
4. To pay any account balance not paid by insurance after 2 billing attempts.
5. To give 24 hours notice if you cannot keep your scheduled appointment. There is a charge for late and broken appointments to cover overhead.
6. All accounts due in 30 days. 1 ½% interest on unpaid balance (18% annual rate).

### **Patients without Dental Benefits**

If you do not have dental coverage we do expect full payment at the time of service. We accept Visa, Mastercard, Discover, American Express, Care Credit, checks and, of course, cash. See a business assistant for details on care credit.

We thank you for choosing our office and we will do all we can to help you obtain the benefits you deserve if you have dental insurance.

**I hear by authorize payment directly from my insurance carrier to Shores Family Dentistry. I understand that I am ultimately responsible for all costs of dental treatment. I grant the right to the dentist to release my dental/medical histories and other information about my treatment to third party payers.**

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