

Insurance & Payment Explanation

We appreciate having you as a patient and we would like to explain the “ins & outs” of insurance as we know it. Insurance can be confusing with terms such as co-payments, deductibles and percentages. Here’s our best shot at trying to make sense of the insurance terms and explaining our responsibility and your responsibility.

Most dental insurance covers a percentage of your total cost for dental services. However, most insurance companies will only pay the percentage of their own determined cost for a procedure regardless of our cost to provide you with the best dental care possible. This leaves a difference in what your insurance company will pay and what is owed for your care and service.

Example

Service: Prophy Adult (cleaning the teeth) charge = \$82.00

Insurance company scheduled reimbursement fee = \$72.00

Your insurance plan covers 80% of this service (at the \$72.00 insurance company rate).

80% of \$72.00 = \$57.60

Your responsibility at the time of service is our cost (\$82.00) minus what is reimbursed from your insurance company (\$57.60) = \$24.40

We ask, that at the time of service, you pay the “estimated” difference in the cost between your insurance company reimbursement fee and the actual cost of the service.

In the event the insurance company’s estimated reimbursement fee does not pay the services in full, you will be responsible for any unpaid amount. Past due accounts will be assessed a late charge of 1.5% per month on any outstanding balance. There will be a \$20 charge for any returned checks.

If you have any questions or need further explanation, please ask us and we will provide more detail.

Thank you for being our patient!

Patient Name

Patient Signature

Date

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