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Insurance Protocol:

Our staff will assist you in obtaining maximum dental insurance benefits. We do verify the coverage that your particular program provides. We accept payment from your insurance carrier for the portion covered by your policy. On the date of your office visit, you are responsible for your deductible and the portion we estimate your insurance does not cover.

Most plans cover only a part of the dental fee which means you are responsible for what your plan does not cover, and any deductible. Many plans have exclusions, yearly maximums and limitations which will affect your out-of-pocket expense.

During the past three decades, dental benefits have become an integral part of health care planning for many families. Dental benefit plans are made available to employees or members through companies, unions, and associations, and may vary considerably from one plan to the next.

The range of benefits depends solely on what the plan purchaser wishes to offer to employees or members. Some plans cover as little as 30% or as much as 100% of the fees for dental services, with most falling into the 50-80% range.

Plans base the amount of benefit on a schedule of fees arbitrarily developed by third-party payers. For this reason, a lower percentage of the reimbursement level may occur than indicated in your dental plan. When your plan states that it will pay 50% of the cost of dental treatment, it means 50% of the fee as determined by the insurance company and not the actual fee charged by us. We have never been asked by your insurance company what our fees are; therefore their fees are arbitrarily set without regard to our fees.

Fees are based on the overhead involved, the regional location of the practice, the treatment plan selected and the time it takes to provide you with the necessary dental care.

If we participate with your dental insurance company (Delta Dental, Anthem & United Concordia) we do write off the amounts instructed by your insurance company.

Billing:

We estimate your portion on the date of service based on the information given to us by your insurance carrier. Payment of your portion is expected at the time you are in our office for dental care. However, sometimes there is a need to send you a statement for the portion insurance has not paid, and this is due upon receipt.

Payment Options:

For your convenience, we accept VISA, MasterCard, American Express, Discover, cash and personal checks. Your copayments can also be put on CareCredit Account, our in-office financing partner. Applications for CareCredit are available at our office or you may apply online, CareCredit.com. We also offer an Easy Payment Consent Form which authorizes us to put any unpaid insurance balance on your credit card.