

# Children's Dental Health Associates, P.C.

## Guidelines Regarding Dental Insurance

Our fees for services are the same for all patients whether or not they have a dental insurance program. As a courtesy to our patients, we will be happy to complete and submit your primary insurance carrier forms for dental treatment.

There is a great variety in the types of dental insurance offered. Various programs cover as little as 30% to as much as 80%. Almost every dental plan has a provision for limiting dollar disbursement by the insurance company for covered services. Rarely is coverage 100%.

Your particular insurance program may base its allowances on a fee schedule, which may or may not coincide with our office fee schedule. In some instances, it may be possible for you to determine, prior to treatment, what your benefits will be by merely reading your policy or by checking with your employer.

Please understand that this office does not determine the benefits to be derived under your policy. We cannot be responsible for the structuring of your plan. This is a pre-determined situation agreed upon between your employer and the insurance carrier.

Insurance is designed to reimburse the policyholder and is a contract between the policyholder and the company. We do not have an insurance department but will do all we can to help you collect legitimate claims. Since our services are rendered for you at your request, in the event your insurance carrier is slow to pay or for some reason disallows the claim, payment of the account is your responsibility. Financial arrangements are to be made with our office prior to commencement of treatment. We will furnish information needed to file all referrals but ask that these be submitted by the insured. Our payment is due from the insured at the time of the visit.

In order for our office to apply for insurance benefits on your behalf, we ask that you provide us with the following:

1. A signed "Insurance Authorization of Signature" form which we will provide for you. This way you will need to bring only one completed insurance claim form which will be used as a master.
2. The insured's birthdate, social security number, name and address of employer, occupation, policy number, plan or group number, whichever is applicable.

For your convenience, the following programs are available to help plan your dental investment.

Plan 1: Payment at the time of service for all fees to date: Cash, Check, MC and Visa are accepted.

Plan 2: All charges are due and payable at time of service. A finance charge of 1.5% (annual 18%) will be applied to any unpaid balance after 60 days.

Most Major Dental Plans Accepted