

To Our Patients with Dental Insurance

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Understanding Our Mutual Obligations

It is such a pleasure having you as part of our dental family and we will never take for granted the fact that you have chosen us to care for your dental needs. We have made every effort to make your dental visits with us as comfortable as possible and take a tremendous amount of pride in providing the finest quality dental care available.

Dental insurance can often be a mystery and the source of much confusion. This can needlessly interfere with understanding our mutual obligations. Misunderstanding can interfere with our ability to care for your dental needs. Therefore, as a preventive measure, please take a few minutes to read and understand some vital facts concerning your dental insurance benefits.

Your employer has chosen a dental insurance company to provide you with your dental benefit plan. Your employer has made an agreement with the insurance company (not with our office) to help supplement part of your needed dental cost. We will do everything we can to help maximize your benefits. Unfortunately, the insurance industry is changing so dramatically, that it has made it very difficult to keep up with the changes and how to maximize these benefits. Our insurance specialist has spent many hours studying to become knowledgeable and familiar with the different insurance companies, but unfortunately, the companies continue to change their policies regarding benefits. Our insurance coordinators do not work for the insurance companies, however, as a one time courtesy to you, we will submit your insurance claims with the necessary x-rays and periodontal chart to your insurance company.

Our goal in this office is to provide you with the very highest quality dental treatment available at a fair value. Unfortunately, some insurance companies pay only for the cheapest alternative, disregarding what is in your best interest, the patient! Some insurance companies have been known to discard x-rays and insurance claims, and other such delay tactics and stalling technique. Your dental insurance company will declare that it will cover a certain percentage of the cost of your dental treatment. Often, this coverage is based on a fee schedule peculiar to this insurance plan which the insurance company has arbitrarily created. This insurance fee schedule is merely a table of allowances per procedure of which your insurance will only cover a portion. It does not represent our fee schedule, nor your true percentage of coverage. Our dental office has no such business relationship with your employer, nor with your dental insurance company.

Further, your employer is not obligated to inform us of any changes they may have made regarding your insurance company or policies within their insurance plan. Insurance companies periodically change their contracts with employers and usually do not inform our office of these changes... More reason why we can only provide you with a rough estimate of what actual portion of your bill may be covered.

It has been the policy of some other dental offices to accept the insurance companies' recommended treatment, which is diagnosed without ever seeing the patient, and compromise care of their patients. This is where we feel we must draw the line. **We refuse to compromise in any way the quality of care our patients deserve and receive in our office, and will continue to provide the state-of-the art dental care we would want for ourselves.**

At times, your dental care may require treatment by a Dental Specialist outside our office. Our treatment estimates will not include any fees you may have generated in another office. Additionally, our original estimates may go up or down due to unexpected conditions which may present themselves during your treatment. Thus, for the purposes of insurance maximums, your circumstances may cause your total expenses to exceed the yearly allowances of your dental insurance plan. If this occurs, this does not change your financial obligations to our office for services provided, nor does it negate your need for necessary treatment.

With this in mind, we have established a new policy for our insurance patients that will cut down on the time and paperwork involved in dealing with the numerous insurance companies. This new policy will optimize payment to you and decrease overhead expenses, which results in us not having to increase fees to compensate for the time involved. We will ask that you pay for portion at the time it is rendered and ask for you to pay your balance in full if your insurance does not pay within 30 days after treatment is rendered. We will then give you all the paperwork necessary to bill your insurance company directly, resulting in a check being sent directly to you. We have found that most insurance companies will pay the patient in about 2 weeks, whereas they will not pay us for 6-8 weeks or months later. Please be assured that we bill your insurance the same day, if not the next day of treatment along with the necessary remarks, x-rays, and periodontal charting by mail, electronically, and/or by fax.

You can imagine the difficulty in trying to establish relationships with dozens of different insurance companies that refuse to reimburse us in a timely manner or delay payment by saying that they have not received our insurance claims.

Remember, we are here for YOU (not for your insurance company) and take it very seriously when we are asked to compromise treatment by the insurance companies. We want to thank you for your cooperation and your continued support,

Dr Rose Magno & Emeryville Dental Care Team Members

I have read and fully understand the above. An office representative was made available for my questions.

Name of Patient: _____ Signature of Patient (If minor, Parent/ Guardian/ Responsible Party): _____

EDC Team Member's Name:

Initials:

Today's Date: / /