



## Special Notice to Our Patients with Insurance

(Please sign this document to confirm you have read and understand the following information, you may request a copy for your records.)

Every insurance company is different and every policy is different. Many times, insurance companies do not pay what we estimate they will, even when we call to verify benefit levels. We cannot take responsibility for what insurance companies pay or what patient balances may be after their payments. In an effort to help you, as the patient and policy holder, better understand why this sometimes happens, we have compiled the following information:

1. Your insurance is your responsibility and you need to be aware of your coverage, provisions and restrictions associated with your particular plan.
2. We will file your primary insurance as a courtesy to you but if payment is not made within a **3-month** period it is your responsibility to pay the account balance in full.
3. We make every effort to inform you of what we estimate your portion will be for your treatment and how much will be due at each appointment. However, it is only an estimate as insurance companies pay on their own fee schedule and it is totally separate from the charges in our office. Any remaining balance is your responsibility and due **within 90 days** of treatment, regardless of insurance company.
4. There are many different insurance companies and each plan is designed in accordance with your particular employer in mind. While we make every effort to be as informed as possible it is your responsibility to know your particular plan. Your human resource office should be able to help you with any questions.
5. Many plans state that you have two free cleanings a year but that is based on their fee schedule and not in accordance with our charges. Please be aware that this is a misleading statement on their part. If we are a PPO provider for your insurance, we will honor your insurance fee schedule. It is important to know that your insurance also has a frequency limitation for most or all services. It is also important to know if your insurance covers on a **6-month basis or 2 times a year**. If it is once every 6-months it is extremely important that the time between appointments to be a full **6-month and 1 day**. Although we make every effort to follow this guideline, it is ultimately your responsibility to know your insurance guidelines. Our doctors recommend frequency limitations for cleanings and examinations based on periodontal needs not insurance coverage.
6. Most insurance companies are based on a calendar year maximum but some are on their own fiscal year. Please check with your policy for this information.
7. Please remember to inform us of any changes in employment and or insurance changes so that we can keep your account up to date to better serve you.
8. If you have any questions about your insurance company or benefits let us know or check with your employer so that we can all be as informed as possible concerning your dental insurance.

**Thank you**

Signature \_\_\_\_\_ Date \_\_\_\_\_