



Our office is pleased that you have insurance benefits to help you with the cost of your dental care. We would like to help you obtain maximum use of these benefits. Please read the information on our insurance claims process, so that we can work together to ensure this benefit.

DO YOU ACCEPT MY INSURANCE / HOW MUCH WILL THEY PAY?

We currently accept all private care insurance. This means we work with hundreds of companies. Although we can maintain computerized histories of payment by a given company, they do change; therefore, it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is **ONLY AN ESTIMATE**.

Dental Benefits are VERY DIFFERENT than medical insurance. Medical insurance will often cover medical expenses in the 10's if not 100's of thousands of dollars. In comparison, dental benefits have a very low maximum usually ranging from \$750-\$2000 per year. They are also very strict on what their benefits will cover and will often try to maneuver and create exclusions to your benefits to minimize their cost, yet maximize your premium.

I THOUGHT I PAID MY PORTION BUT I GOT A BILL. WHY?

We base the patient portion of your bill on our most current data, but there are many factors that can affect this estimate. There may be a deductible, (individual or family) or you may have received treatment in another office prior to visiting our office, which is not calculated into our database. Sometimes you may need to see a specialist for care, which also uses your annual benefit. Insurance companies do not (and cannot in most cases) notify us of changes to your benefits, they only notify you. If these situations apply to you, please let us know when we estimate your treatment plan so that we may adjust accordingly.

INSURANCE DID NOT PAY. NOW WHAT?

We bill your insurance as a courtesy. If insurance does not pay within 30 days, we reserve the right to request payment in full for services from you and let you collect the insurance funds that are due. This is rare, but it is important that you recognize the insurance you have is a legal contract between YOU and your insurance company. Our office is not, and cannot be, part of that legal contract. We do not have any affiliations or associations with your insurance company. Ultimately, you are responsible for all charges incurred in our office including services provided within a waiting period, emergency visits, additional x-rays and/or additional hygiene visits which may go over your annual allowance.

FINANCIAL OPTIONS

Our office does request payment in full for your estimated portion at the time of service. All accounts not paid in full after 90 days will be charged a finance rate of 2% per month. If you are in need of an extended payment option, please just ask one of the patient services staff for an application.

I have read, understand and accept the terms of the above outlined policies for insurance handling and financial commitments that I may incur as a result of treatment at Sylvan Fain DDS PA / Fain Dental Arts.

NAME: _____

DATE: _____