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## **Parents with Insurance**

If you have dental insurance you will need to bring the insurance cards or forms with you on the first visit.

If your insurance should change you must provide us with the appropriate information.

We will gladly file the claim for you and assist with any follow-up.

You must expect to pay the non-covered percentage of the cost of treatment at each visit. We will estimate what your portion will be based on information we have available to us. You may owe an additional balance based on plan deductibles, yearly maximums, termination of insurance, etc.

**Any balance not paid by your insurance company is solely your responsibility.** Please understand that insurance typically covers only a portion of the cost of care and that you, not your insurance company, are financially responsible to our office for services rendered.

If your insurance company has not paid your claim in a reasonable period of time, we will ask you to pay for the services rendered and work out reimbursement with your insurance company.

Our office accepts payment from the majority of insurance companies. However, this does not necessarily mean our office is a participating provider. When an office agrees to participate with an insurance company it is an agreement to accept the fees set by the insurance company. In this case, your copayment is determined by the contract set by your employer and your insurance company. If you should have an insurance plan we do not participate with but accept payment from, your copayment will be the difference between your insurance company's allowable fees/coverage and our fees.

As an example, if our fee for a particular service is \$50.00 and your insurance company covers 100% of the service but the allowable fee according to your insurance company is \$40.00 then you will be responsible for the balance of \$10.00.

If you are unsure if we participate with your insurance company please ask our administrative staff or call your insurance company directly.

As a courtesy to you, we will assist you as much as possible in understanding your insurance plan. This includes providing you with our best estimate of your insurance coverage, filing your insurance claims, helping you with any necessary follow-up and answering any questions you may have regarding dental insurance.

If you do not feel comfortable with any of this information, or if there is not a mutual understanding of our insurance arrangements, you may choose to pay in full at the time of service and have your insurance company reimburse you.

As always, if you have any questions or concerns, please call our office.