

FACTS REGARDING DENTAL INSURANCE

Dental insurance is rapidly playing a larger role in helping people obtain dental treatment. Since we strongly feel our patients deserve the best dental care possible, we just wanted to share a few facts about dental insurance with you. We will call and get a complete breakdown of benefits from your insurance in effort to get the most from your insurance. We advise you to also know your coverage.

*** Our treatment recommendations are not determined by your insurance coverage. Our fees are based on the level of our experience, the high quality of care, the best sterilization process, we use only high quality materials and we work with a high end lab to perfect your smile!

FACT #1: Dental insurance is not meant to be a PAY-ALL. It is only meant to be an aid.

FACT #2: Many plans tell their insured that they'll "pay up to 80% or up to 100%".
In spite of what you're told, we've found most plans cover less than the average fee.
Some plans pay more - some less. The amount your plan pays is determined by how much your employer paid for the plan. The less he paid for the insurance, the less you'll receive in coverage.

FACT #3: It has been the experience of many dentists that some insurance companies tell their customers that " fees are above the usual and customary fees " rather than saying to them that " our benefits are low ". Remember, you get back only what your employer puts in, less the profits and administrative costs of the insurance company.

FACT #4: Many ROUTINE dental services are NOT covered by insurance plans.

FACT #5: The insurance company says " You get two free cleanings per year " which they really mean they pay for 2 cleanings per year but not always the full amount.
If you have had treatment and you are maxed out with the insurance, they will not pay for cleaning or anything else. Most preventive services DO come out of your yearly maximum.

FACT #6: In many cases, you may have a waiting period for basic or major services.
You may also have a missing tooth clause or replacement clause.

FACT #7: Insurance companies try to get out of paying your claim.
Sometimes we have to send the claim many times for payment, please know that we will do our best
to collect from them first.

IF WE TAKE ASSIGNMENT ON YOUR INSURANCE, WE FEEL THAT 60 DAYS IS A REASONABLE LENGTH OF TIME FOR US TO WAIT FOR PAYMENT FROM YOUR INSURANCE COMPANY. If we are not getting payment in a reasonable time form your insurance we may ask for your assistance.

Please do not be hesitate in asking us any questions about our office policies. We want you to be comfortable in dealing with these matters and we urge you to consult us if you have any questions regarding our services and/or fees. We will fill out and file insurance forms at no charge. We will do all we can to assure you of maximum benefits.

Thank you,

Amy Reese, D.D.S.