



Insurance Information

As a courtesy to our patients, we will file dental insurance claims for services rendered. However you, the patient, are ultimately responsible for any incurred fees. We expect payment of deductibles, co-payments and balances to be made at the time services are rendered. It is also office policy that 50% or insurance co-payment of crown, bridge, and denture fees be made when the treatment is started (this is to cover lab expenses).

There are hundreds of dental insurance policies. Therefore, we are unable to know about an individual dental plan. In an effort to avoid confusion, we recommend the following:

- **Be familiar with your own policy.** Information to inquire about would be:
 - Do you need to see a provider in your network?
 - Does your policy have a yearly deductible and what is the amount?
 - Know what your policy covers and what percentage of a procedure is covered
 - Know the frequency and timing of your preventative maintenance program - some policies cover two cleanings per calendar year and other only cover every six months
 - Know your policy year maximums and when its calendar year starts
- **Bring correct insurance information to your appointment.** Please provide us with your dental insurance ID card prior to the start of your appointment. We must have: policy, group and ID numbers to process your claim. We must also have the correct mailing address for your dental insurance carrier. If a claim is returned to us, you will be responsible for the fees and rendered services.
- **Let us know if a pre-authorization is required.** If a pre-estimate is needed for treatment over \$200, please inform us prior to starting the treatment. They usually take 6-8 weeks to respond to a claim.
- **Submit any secondary dental insurance policies yourself. We will file primary policies only.** If you have multiple dental policies, please file these claims after the primary plan responds. You will be responsible for the balance after the primary plan pay. Be sure to save all the correspondence from the primary claim to submit to your supplemental plans.

We participate in several insurance plans: **Delta Dental of Virginia, Blue Cross Blue Shield of DC and Virginia**, and **United Concordia**. Even these plans have many policies within them...so know your plan, because we do not. We will also submit any fee for service/indemnity dental policies. If you do not see our name on your list of providers, then we do not participate in your plan. However, some Network plans allow you to see providers outside their network. Your out-of-pocket expense may be slightly higher an you may need to submit the claims directly.

We apologize for any inconvenience these office policies create. With so many dental insurance policies available today, we are unable to be familiar with each individual plan. Dental insurance is a benefit for many people today. However, the ultimate responsibility for any fee incurred lies with you.

I have read the above information and agree to its terms:

Print Name: _____

Signature: _____

Date: _____

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