

# First Impressions Dental

1221 S Ortonville RD, Suite D, Ortonville MI 48462

## *Information for our patients with dental insurance*

Dental Insurance is playing a larger role in helping people obtain dental treatment. Since we feel strongly that our patients deserve the best dental care we can provide, and in an effort to maintain a high quality of care, we would like to share some facts about dental insurance with you.

We consider our relationship with you to be of primary importance and will always make our recommendations to you based on what we believe is the very best treatment for you regardless of your insurance coverage. As the patient, it is your responsibility to deal with your insurance company and your employer. We will assist in any way possible to maximize your dental benefits; however, to reiterate, we have no relationship or responsibility to your insurance company.

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 will be covered "up to 80%" or "up to 100%" in spite of what your told, we've found that many plans cover 40-50% of an average fee. Some plans pay more, some pay less. The amount your plan pays is determined by the contribution you and your employer make to your dental plan. The smaller the contribution paid into the plan for "insurance", the less you receive. It is your responsibility to advise us of your insurance coverage and restrictions.

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 you and your employer put into your insurance coverage less the profits of the insurance company. In dealing with over 1000 dental insurance plans, most plans do cover our fees.

Fact #4: Each plan utilized in our office has different percentages, deductibles, maximums, procedures covered, and varying fees that the plan will allow. We will do our very best to make as close a calculation as possible of what your insurance plan will cover. Unfortunately, we cannot always estimate precisely, therefore, there may be variances for which the patient is responsible.

Fact #5: Many routine dental procedures are NOT covered by insurance carriers. We make our recommendations based on your needs and not what your insurance may or may not cover.

Please do not hesitate to ask 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 your maximum benefits.

If you have any questions regarding your insurance, please contact your insurance carrier regarding the specifics and details of the plan they are operating on your behalf.

☐ I authorize the release of all necessary information.

☐ I authorize payment of benefits directly to the provider

☐ I have read this form and agree to be financially responsible for all fees regardless of insurance coverage.

Patient Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Witness: \_\_\_\_\_ Date: \_\_\_\_\_