

# **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 possible dental care we can provide, and in an effort to maintain this high quality care, we would like to share some facts about dental insurance with you.

- ⇒ **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 be covered "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.
  
- ⇒ **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.

Please do not be hesitant in asking us any questions about our office policies. We want you to be comfortable in dealing with 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 maximum benefits.

**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.**

**AFTER THAT TIME, TOTAL PORTION WILL BECOME PATIENT RESPONSIBILITY.**

Thank you,

*Dr. David McCauley*

I understand and accept all information listed above.

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Patient signature / Date