

## Office Insurance Policy

We take our responsibilities to you, our client, very seriously. We participate in numerous continuing education courses each year so you have access to the most effective and current dental care. We invest in team education, and we attend management seminars to ensure the practice runs efficiently. We feel confident that we provide an environment where clients can experience the *best* that modern dentistry can offer.

Dental Insurance has helped many of you offset the cost of the dental care you have received in our office. However, in recent years, the role of dental insurance has changed remarkably. Each month insurance carriers place new restrictions on dental procedures we recommend in the treatment of dental infections. In some cases, insurance companies reduce, deny, or seriously delay the reimbursement for reasonable treatment options without notifying either you or us!

We want you to be confident you will always receive the highest standards of care; we will not ask you to settle for substandard dentistry. At the same time, we cannot continue to accept prolonged delays for reimbursement. You may not realize that we often wait months for reimbursement. It takes hours of time (away from client care) to follow up with insurance companies, only to find that your claims were denied.

After considerable thought, we have decided on an approach that is fair to us, and to all our clients.

- We will continue to provide excellent care, in a safe and competent manner.
- We ask all clients and guardians to assume total responsibility for all costs of treatment accepted and rendered.
- We will ask everyone to pay the estimated co-pay on all procedures on the day of treatment.
- We will ask you to provide us with up to date policy information at each appointment.

As a courtesy, we will continue to submit your claim to your insurance company. If your claim is denied, or we do not receive the full, anticipated reimbursement for the balance of your claim within 30 days, we will resubmit ONCE. If we have no response within two weeks, we will invoice you directly for all unpaid balances.

Please understand we are taking these steps to protect our ability to provide you with excellent dental care, using modern reliable methods. We are committed to our clients and to our professional standards.