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## Insurance Question and Answer

Our entire staff is pleased that you have insurance benefits to help you and your family with the cost of your dental care. We would like to help you obtain the maximum use of these benefits. With that in mind, please read the information on our insurance claims process so we can work together to ensure this benefit. We do not and will not base your dental health on what the insurance company dictates or covers.

### **Do You Accept My Insurance? How much will they pay?**

We currently accept most private-care insurance plans, which means that we work with hundreds of companies. Although we maintain computerized histories of payments by a given company, they do change; therefore, it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is only an estimate.

### **I Thought I Paid My Portion, But I Got A Bill Why?**

We base the patient portion of your bill on our most current data, but there are several factors that can affect this estimate. For example, there may be a deductible, or you may have received treatment in another office prior to joining our office. Insurance companies do not inform us of changes to your benefits. We do, however, investigate your benefits as thoroughly as possible. Remember that dental insurance often works more like a coupon than complete coverage.

### **Insurance Did Not Pay, Now What?**

We bill your insurance company as a courtesy. Dental insurance is a contract between the employer and the patient. It has no connection to us, as your dental office. The extent of coverage varies greatly from company to company, sometimes even within a company. It has absolutely nothing to do with the level of service provided by us, and the fee charged for those services.

An often misunderstood term used by many insurance companies is "UCR" or Usual and Customary Rates. This is an arbitrary fee ceiling at which the insurance company will stop reimbursement. These fee ceilings were often set 10-15 years ago. After this ceiling, coverage for a particular procedure may cease, meaning the patient will have an extra portion that is due. Despite our best efforts at giving you an accurate estimate, a patient will occasionally owe the amount of the difference. Again, this

has nothing to do with the fee charged, but with the level of coverage negotiated by your employer and decided upon by the insurance company.

### **Financial Options**

We request payment for your portion at the time of service. We do have several methods of payment that are designed to help you and your family get the quality care you deserve. Please feel free to ask any staff member if there is anything we can do to serve you in this area.

We welcome you to our family and look forward to helping you get the healthy, beautiful smile you deserve. I have read, understood, and am accepting the terms of the above outlined policies for insurance handling and financial commitments that may incur as a result of treatment.

Signature \_\_\_\_\_ Date \_\_\_\_\_