

INFORMATION FOR OUR PATIENTS WITH DENTAL INSURANCE

Since we at La Jolla Dental Day Spa 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 do not wait for insurance companies to pay us directly. We will submit a claim form for your date of service for you to receive reimbursement directly from the insurance company. We will also give you a copy of the claim for you to follow up with the insurance company if you do not receive reimbursement within the allotted time. You only are ultimately responsible for your bill with our office.

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 dental treatment for you regardless of your insurance coverage. We hope you understand that your insurance coverage is a contract between you and your insurance company, or between your employer and the insurance company. Therefore, 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 insurance benefits, but to re-emphasize; 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 you’re told, we’ve found many plans cover 40% to 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’ll receive. It is your responsibility to advise us of your insurance coverage, benefits and restrictions.

FACT #3: It has been the experience of many dentists that some insurance companies tell their customers the “fees are above the usual and customary fee” 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 cover a percentage of 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. However, as we cannot estimate precisely, there may be variances for which the patient is individually responsible.

FACT #5: Insurance carries DO NOT cover many routine dental services. We make our recommendations based on your dental needs and not on what your insurance may or may not cover.

Please do not hesitate to ask us any questions regarding insurance matters. 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. 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.

Signature: _____ Date: _____

