

Barry C. Reynolds, DMD

FINANCIAL POLICY

I understand that the estimated patient portion quoted by members of this team for planned treatment are ESTIMATES. These figures are based on insurance company history and industry standards. However, at times insurances companies may deny claims based on particular policy specifications that they reserve the right to change at will. I understand that fees I accrue in this office are ultimately my responsibility as having dental insurance is an agreement between the insurance company and me. Therefore, I agree to pay any remaining balances within 45 days of claim receipt (unless prior written arrangements have been made).

To the best of my knowledge all information provided is correct and I nor any dependents of mine are covered by any insurance company than the one(s) I have stated. I hereby authorize payment of the dental benefits otherwise payable to me directly to our office. I hereby authorize release of any information necessary to collect benefits.

Signature: _____ Date _____

JUST FOR YOUR INFORMATION:

Confusion about dental insurance most often revolves about what patients know as “full coverage” of certain dental procedures. Common misconceptions are apparent when we hear such statements as, “My insurance covers two ‘free’ cleanings a year” and “My insurance covers 100% of my treatment. Why does your statement show a balance due?”. These questions arise from information rendered by the company that can be misleading and difficult to understand. Insurance companies base their payments on what an employer has contracted. This typically is a percentage (often 70-90%) of a table of fees for a given zip code area with only preventive procedures being paid at 100% of THEIR allowed fees. The insurance benefit is usually not identical to the office fee, as each individual doctor has the right to set his own fee schedule. As our goal is to provide optimum dental care for our patients, we are obligated to diagnose the treatment you NEED based on clinical discovery, not on insurance coverage. However, your insurance carrier is only obligated to pay what the contract calls for. Our office will gladly provide any information to you and the insurance company to encourage maximum benefit. However, fees for services provided are ultimately the responsibility of the care-recipient, not the insurance company.