



Medical and Dental Insurance

Our Policy

Please Read Carefully

We are happy to assist you in maximizing your insurance benefits for your upcoming procedure. Unfortunately, it is sometimes difficult for us to accurately estimate the amount your insurance company will pay. Insurance companies can be inconsistent when covering certain procedures and they may change their allowed fees without notice. It is for this reason that we will submit a pre-determination of benefits to your dental insurance carrier prior to scheduling your surgery. The pre-determination will define which services are covered and what dollar amount the insurance company allows. The pre-determination will allow us to more accurately estimate your copayment. It usually takes two to three weeks for the insurance company to return the pre-determination. Should you desire to schedule your surgery before the pre-determination is returned to us, you will be required to pay the balance of the procedure in full on the day of surgery. We may make reasonable exceptions in the case of pain or emergency.

The situation with medical insurance can be more complicated. There are only a few oral surgery procedures that are covered by medical insurance and a handful of medical insurance policies that cover oral surgery at all. In cases when we think your medical insurance may cover a procedure, we will submit a pre-authorization. Because we do not have negotiated contracts with any medical insurance carriers and do not participate in Medicare, this process could take weeks or months. For this reason, you will be required to pay the full balance of the procedure, to be claimed on the medical insurance on the day of surgery.

Even with a pre-determination or pre-authorization there are situations where you could owe a balance after the insurance company has paid the claim: 1). Your general dentist or another specialist has filed an insurance claim that is processed after the day of consultation or after the pre-determination has been processed. If you have had recent dental treatment, including cleaning or x-rays, please let us know. 2). We expect secondary dental insurance to cover the balance after the primary insurance has paid. Secondary insurance carriers usually do not issue pre-determinations, making it difficult to accurately predict payment. If you owe a balance after we have exhausted all efforts, we will call you to arrange a convenient method of payment. We do expect you to honor your responsibility and pay your balance in full.

I have read and understand the above document.

Sign Here

Patient (Legal Guardian) Signature