



## YOUR INSURANCE PLAN

The staff at Desoto Family Dental Care is pleased that you have insurance benefits to help with the cost of your dental care. We would like to help you obtain the maximum use of these benefits, so with this in mind, please read the information regarding our guidelines on dental insurance benefits.

### ***Do You Accept My Insurance?***

If your insurance plan allows you the freedom to choose your own Doctor, then you can use your benefits in our office. We are not an in-network provider for any insurance plan. However, we will be happy to file your claim for you, and will accept assignment of benefits if your plan allows. Accepting assignment of benefits does not mean that we accept whatever the insurance company pays as full payment. You as the patient will be responsible for paying the difference of what we charge and what the insurance pays. Most insurance plans require the patient to pay a deductible, and a portion of the bill.

### ***How Much Will They Pay?***

Once we have the opportunity to verify your dental coverage and obtain an approximate breakdown of benefits we are able to estimate your payment portion based on the information that we receive, but it is **ONLY AN ESTIMATE**. Please understand that we do not have a contract with any insurance company; therefore it is impossible to give you a guarantee of what the insurance company will pay at the time of service. If you want to determine what your insurance will pay then we can file a "pre-treatment authorization" prior to initiating any treatment.

### ***Insurance Didn't Pay, Now What?***

Ultimately, you are responsible for all charges incurred in our office. We file your insurance as a courtesy to you. It is important that you recognize the insurance is a legal contract between **YOU and YOUR INSURANCE COMPANY**. Our office is not and cannot be a part of that legal contract. Remember that dental insurance is designed to assist you with the costs and is not intended to cover payment in full for all dental procedures.

### ***I Thought I Paid My Portion But I Still Owe More, Why?***

We base your estimated out of pocket expense on the benefit verification we receive from your insurance company, but there are many factors that can affect this estimate. There may be an annual deductible that must be met or you may have received care at another office prior to joining our practice. Insurance companies do not provide this information, and therefore we cannot always be exactly sure of the amount that the insurance company is going to pay on your claim.

### ***What Is UCR?***

UCR stands for Usual, Customary and Reasonable. It is a term created by insurance companies to define what they are willing to pay for a particular service or procedure. This amount might be the same as the fees charged by Desoto Family Dental Care or they might be different. Therefore, you might owe Desoto Family Dental Care the difference of what we charge and what the insurance company finds usual, customary and reasonable. Likewise, they might pay more than our fees and you would have a credit on your account.

***I have read the above information and fully understand my financial responsibility:***

Signature: \_\_\_\_\_

Date: \_\_\_\_\_