

IMPORTANT INFORMATION ABOUT DENTAL INSURANCE

Dear Patient:

We have prepared this letter to help you better understand the complexities of dental insurance; we realize how confusing it can be. To begin, we would like to highlight a misconception. Dental insurance was not designed to pay for all dental care. Most contracts have limits and/or various degrees of co-payment.

All levels of payment by insurance companies, including allowed fees, usual and customary (UCR), are governed by the premiums paid. They have nothing to do with the actual charges. Our fees are based upon a combination of our cost, our time, and our constant dedication to supplying our patients with the highest quality of dental care. The treatment recommended by our office is never based on what your insurance company will pay; your treatment should not be governed by your insurance contract.

If you would like an estimate for your personal out of pocket responsibility for your dental treatment, our office will do our best to give an accurate estimate based on the information provided by your insurance company. However, as dental insurance becomes increasingly complex, we can never guarantee what your insurance company will pay for your treatment. There are often deductibles, maximum annual coverage, and waiting periods associated with each unique plan. Ultimately, the dental insurance contract is between the insurance company and the patient, and the patient bears the ultimate financial responsibility.

Sincerely,

Family Dentistry, Jonathan P. Bayne, DDS, PC

I CONFIRM THAT I HAVE READ AND UNDERSTAND THIS LETTER.

PRINT

NAME _____ **DATE** _____

SIGNATURE _____