



In order to accommodate the needs and requests of our patients, Crabapple Dental does file insurance. We are not contracted with any insurance companies. While we are pleased to be able to offer this service to you, it is impossible for our staff to keep track of all the individual requirements of each plan. Every plan has different stipulations regarding access to care and payment for services received. Within the same insurance company, benefits may differ depending upon what type of contract your employer negotiated with that carrier on your behalf.

It is the insured person's responsibility to understand his/her benefits. We do not wish that the insurance company come between you and your doctor. You must do your part in understanding the limitations of insurance policies and what your company has purchased for you. Dental benefits vary greatly from medical benefits. In 1959, most dental plans had a cap of \$1,000. There has been no significant increase in 40 years! However, there have been significant increases in your premiums. Dental benefit plans will never pay for the completion of your care. It is only meant to assist you.

Most people receive notices from their insurance company that dental fees are above the "usual and customary." An insurance company determines their reimbursement level by surveying a geographical area, calculating the average fee, then determining that 80% of the average fee is customary. Included in the survey are discounted clinics and managed care facilities, which have severely reduced dental fees that bring down the average. Any doctor in private practice will have fees that insurance companies define as "higher than usual and customary." Our fees reflect the quality you receive.

Many dental benefit plans tell their participants that they will be covered up to 80% or 100% but clearly do not specify the plan fee schedule allowance, annual maximum, or limitations. It is more realistic to expect dental benefit plans to cover between 25% and 40% of dental services. Remember that the amount a plan reimburses is determined by how much your employer has put in, less the insurance company's profit margin.

Insurance companies do NOT cover many routine and newer dental services. We bill your insurance company as a courtesy. If insurance does not pay within 60 days, Crabapple Dental reserves the right to request payment in full for services from you and let you collect the insurance funds that are due to you. This is rare but it is important that you recognize that the insurance you have is a legal contract between YOU and YOUR insurance company. Our office is not and cannot be a part of that legal contract. Ultimately you are responsible for all charges incurred in our office. You will be charged an interest rate of 1.5% per month, or 18% per annum, on your account balance. In the event that your account is turned over to an outside agency for collections, you will be responsible for all collection fees, costs, and such additional sums as the court may adjudge reasonable (including but not limited to courts costs, attorney fees, service of process in said suit or action.)



If you do not inform us of any special requirements in your insurance contact, such as referrals or pre-authorization for treatment, and we subsequently complete services that are not covered, we will have no choice but to bill you directly for those charges. In the event that services are provided and your insurance coverage is not in effect on that day or has a waiting period, or a missing tooth clause, your carrier will probably deny payment for services received. Crabapple Dental can only estimate what your carrier will pay on a specific treatment. If your carrier pays a lesser amount than estimated you will be billed for the difference. It is your responsibility to keep up with the maximum amount of benefits you have used in a calendar year. Please remember that you, the patient, are ultimately responsible for payment on your account.

Our team members will gladly assist you in filling out the necessary forms to maximize your dental benefits and discuss your financial options. Excellent dental care is available with or without dental benefits. We welcome you to our family and look forward to helping you get the healthy, beautiful smile you've always wanted. We hope that you will choose the best that dentistry has to offer.

I have read and understand, and accept the terms of the above outlined policies for insurance and financial commitments that may incur as a result of treatment at Crabapple Dental.

Signature _____

Date _____