

**OUR OFFICE AND YOUR INSURANCE PLAN - HOW THEY WORK TOGETHER**

The staff at the office of Kocher and Kocher PA 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. With this in mind, please read the information on our insurance claims process so that we can work together to ensure this benefit.

**DO YOU ACCEPT MY INSURANCE? HOW MUCH WILL THEY PAY?**

We currently accept many private care insurance plans (plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for services). This means that we work with literally thousands of companies. Although we can maintain computerized histories of payment by a given company, they do change, therefore it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is **ONLY AN ESTIMATE**. If you would like to know your exact insurance benefit, we will be happy to file a "pre-treatment authorization" (nicknamed "PRE-D") with your insurance company prior to treatment. This does delay treatment but will give you the exact out of pocket figures you may require.

**I THOUGHT I PAID MY PORTION BUT I GOT A BILL, WHY?**

We base the patient portion of your bill on our most current data but there are many factors that can affect this estimate. There may be a deductible (individual or family) or you may have received treatment in another office prior to joining our dental family which is not calculated into our database. Another reason is that the insurance company may have downgraded treatment to a lesser procedure or material for restoration, and in this particular case, that is beyond our control. We diagnose and treatment plan based on your needs and your clinical situation only. Insurance companies cannot dictate your treatment, only provide benefits. Also, sometimes you may need to see a specialist for care, which also uses your annual benefit. Insurance companies do not (and cannot in most cases) notify us of changes to your benefits, they only notify you. If these situations apply to you, please let us know when we estimate your treatment plan so we may adjust accordingly. On occasion, an insurance company will declare a certain portion of the charges for your treatment as "amount not covered." In this case, you are still responsible for fees submitted up to the contracted amount our office has with the insurance provider (in the case we are a participating provider).

**INSURANCE DIDN'T PAY, NOW WHAT?**

We bill your insurance as a courtesy. If insurance does not pay within 90 days, our office 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 insurance you have is a legal contract between YOU and your insurance company. Our office is not, and cannot be apart of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

**FINANCIAL OPTIONS**

Our office does request payment in full for your portion at the time of service. We accept MasterCard and VISA. If you are in need of an extended finance option, we also work with CareCredit, who offer an interest bearing revolving charge designed to meet your treatment plan needs. Just ask one of our staff for an application.

We welcome you to our family and look forward to helping you get the healthy, beautiful smile you've always wanted. If there is anything we can do to make your visits here more pleasant, please don't hesitate to ask one of our staff members.

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

Print Name: \_\_\_\_\_

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

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