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Flushing Family Dentistry

INFORMATION FOR OUR PATIENTS WITH DENTAL INSURANCE

It is such a pleasure having you as a part of our dental family. Our mission is to provide you with the best quality dental care available today. To maintain our high quality of care we promise to base your treatment on your dental needs, not your insurance policy.

We are pleased that many of you have a dental insurance policy that will help you supplement the costs of your needed dental treatment. We will do everything we can to help maximize your benefits. Unfortunately, the insurance industry is changing so dramatically, that it has made it very difficult to keep up with the changes and how to maximize these benefits. Dental insurance is meant to be an aid to help functionally restore the mouth to sound dental health. It must be considered only as a subsidy for reconstructive dentistry. It has been the experience of many dentists; however, that patients have gotten the impression that their plan will pay up to 90%, even 100% of the dental fees. That is not always the case! Most plans cover from 30-40% of the average total fee. (Some may pay more- some less.) The percentage you receive is determined by how much your employer has paid for coverage. The less paid by the employer, the less you will receive in benefits.

The type of plan chosen by your employer determines insurance benefits. We are not involved with the insurance carrier in any way. Since dental services are rendered directly to the patient, the patient is responsible to us for payment. The insurance company, in turn, is responsible to the patient. Many patients choose to pay the dentist in full at the time of service and have the insurance company send payment directly to the patient. According to these patients the reimbursement check was received within 2-3 weeks as opposed to the normal 45-60 days when the insurance company has been directed to pay the dentist. We can only assume that because you and your employer are paying the premium for dental coverage they must live up to their contractual agreement. In other words, they do not want to lose the contract so they pay you in a very timely manner.

Since we have no say in the selection of your insurance company, we ask that you look upon your insurance as a vehicle that reimburses you for dental expenses. As a courtesy to you, our patient we will complete all forms pertaining to your claims and send them promptly to your insurance company. At this time we will wait for the estimated insurance payment for 60 days. If the claim has not been paid the balance will be transferred to your account. If you prefer to have your insurance company send payment directly to you we will provide you with a copy of the submitted claim and any additional information necessary.

Comments:
