



### **Drs. McIntyre, Whiting and Your Insurance Plan**

#### **HOW THEY WORK TOGETHER**

Our team is pleased that you have insurance benefits to help with the cost of your dental care and we would like to help you obtain the maximum use of these benefits. With this in mind, please read the following information on the insurance claims process so that we can work together to ensure this benefit. Your insurance policy may have limitations and exclusions that our staff does not know of. This information can only be found in your dental benefit book.

#### **DO YOU BILL MY INSURANCE? HOW MUCH WILL THEY PAY?**

We currently bill all private care insurance plans (i.e., HMO 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 hundreds of companies. Although we can maintain computerized histories of payment by a given company, they do change; therefore, it is nearly **impossible** to give you a guaranteed fee at the time of service. As a courtesy, we estimate your portion based on the most up-to-date information we have; however, this is **ONLY AN ESTIMATE**. It is **YOUR** responsibility to inform us of any changes with your insurance. In order to give you the most accurate estimate, **YOU MUST** inform us of any such changes at each visit.

#### **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 seeking dental care with our office, which is not calculated into our database. Sometimes you may need to see a specialist for care, which also affects your annual benefit. Insurance companies do not (and cannot in most cases) notify us of changes to your benefits, they only notify **YOU**, the patient. If any of the above situations apply to you, please let us know when we estimate your treatment plan so we may adjust accordingly.

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

We bill your insurance as a courtesy. If insurance does not pay within 60 days, the office of Smiles for Life reserves the right to request payment in full from you, the patient, for services and allow you to collect your insurance funds that are due to you. Although this is rare, it is important that you recognize that your insurance 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.



### **ADMINISTRATIVE BOOKKEEPING COURTESY**

An Administrative Bookkeeping Courtesy discount of 5% is offered on the patient estimated portion over \$750 to all of our patients. This courtesy can only be offered on your estimated amount when you pre-pay in full for treatment. Payment must be made within the designated time frame, typically 2 weeks prior to your appointment. We also offer the option to divide your payment into three installments, each 30 days apart. These options are not offered on bulk priced treatment as it has already been discounted. The courtesy discount cannot be offered when a payment plan is utilized.

We offer a senior discount to all patients 60 and over on their routine cleaning and check up appointments.

Please remember that the patient portion is only an ESTIMATE and you are responsible for all charges not covered by the insurance company. If the insurance company does not cover as much as was originally estimated, we will bill you. No courtesy is given for charges we have to bill for.

### **FINANCIAL OPTIONS**

The office of Smiles for Life DOES REQUIRE PAYMENT IN FULL for your portion at the TIME OF THE SERVICE. We accept all major credit cards, and we also have outside financing available. Financial arrangements MUST be made before any treatment is provided.

We work with Lending Club and Care Credit. Both offer interest free or loan programs. We also have credit friendly options. Please ask to speak with the finance manager to apply.

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

We have a Medical Indigency Policy.

**I HAVE READ, UNDERSTAND AND ACCEPT THE TERMS OF THE ABOVE OUTLINED GUIDELINES FOR INSURANCE HANDLING AND FINANCIAL COMMITMENTS THAT I MAY INCUR AS A RESULT OF TREATMENT AT THE OFFICE OF SMILES FOR LIFE.**

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Signature

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Date