

OUR OFFICE AND YOUR INSURANCE PLAN: HOW THEY WORK TOGETHER

The staff at Dr. Scharf's & Dr. Baldwin's office are pleased that you have insurance benefits to help you 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 all private care insurance plans (plans that do not require you to select a dentist from an insurance company's list) and also Delta Dental Premier coverage plans. 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 and therefore it is impossible to give you a guaranteed quote at your time of service of what they will pay on your behalf later. 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, this is only possible when a "pre-treatment authorization" is filed with your insurance company prior to treatment being received. We are happy to file these for you. 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 Dr. Scharf's and Dr. Baldwin's office, which is not calculated into our database. 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.

INSURANCE DIDN'T PAY, NOW WHAT?

We bill your insurance as a courtesy. If insurance does not pay within 45 days, we reserve 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.

FINANCIAL OPTIONS.

Our office does request payment in full for your portion at the time of service. We accept Mastercard, VISA, American Express and Discover. If you are in need of an extended finance option, we also work with CareCredit—a medical credit card that offers Interest-free financing for your dental care. Just ask one of the patient services 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.

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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 Northwoods Dental.

Signature

Date