

## Understanding Dental Insurance

We have prepared this letter to help you better understand the complexities of dental insurance; we realize how confusing it can be. To begin, we would like to correct the common misunderstanding that dental insurance will pay for all your dental care. It will NOT!

Please understand: **dental insurance is not designed to pay for all of your dental care.**

Most contracts have yearly limits, treatment limitations and / or various degrees of co-payments. All levels of payment by insurance companies, including allowed fees, usual, customary, and reasonable (UCR) are governed by the premiums paid. They have nothing to do with the actual fee for services rendered. Our fees are based upon a combination of our cost, our time, and our consistent dedication to providing our patients with the highest quality of dental care. Thus, there can be a discrepancy between the amounts covered under your policy's UCR schedule, and the actual cost of the procedure. **The discrepancy is the patient's responsibility.** The dental office has no way to know everyone's exact insurance coverage will be. We can only give an **estimate** of coverage.

The treatment recommended by our practice is never based on what your insurance company will pay, as your oral health care and accompanying treatment should not be governed by your insurance company contract.

Thus, it should be understood that the **dental insurance contract is between the insurance company and the patient.** If you are unclear as to whether a particular procedure is covered by your carrier, we can submit a pre-estimate for treatment before scheduling.

We hope this information has been helpful. Please take the time to review your insurance policy thoroughly so that you have a better understanding of your coverage.

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