

Office Policy on Insurance Coverage

- *Confirmation of Eligibility*

If you do not know whether your dental insurance plan covers orthodontic services, you may contact your benefits department at work, your insurance company, or union representative, who will outline the extent of your benefits.

- *Claim Forms*

- If you know your benefits and simply want a claim form filed, please complete the patient's section of the claim form and bring this to our office. We will complete the form and help you initiate the reimbursement process.
- You need not fill out any additional claim forms during treatment unless there is a change in the proposed treatment that involves cost.

- *Payments*

- All payments for orthodontic services are made by the adult patient or parents directly to this office. Please understand that YOU are financially responsible to the doctor for all services rendered. Your insurance company or union is responsible to you for insurance benefits. You will be expected to keep your account up to date with our office regardless of the insurance payment schedule of your insurance company or union.
- Our office policy is not to accept direct payment from an insurance company. We want you to get *all* of the insurance money due you. The surest way to accomplish this goal is for you to accept your insurance money from the carrier. By your doing so, if any payment is not received by you which is due from the carrier, you have the most effective place to go for assistance. Your personnel manager or your benefits manager where you work can see that you get all of the dollars due you because he pays the premium for all of the insured employees at work. This individual controls which insurance company will administer the insurance and this money going directly to you is undoubtedly in your best interest.
- Be sure not to sign the box on the form which authorizes payment to go directly to the dentist.