

Payment Policy & Dental Insurance

Payment Policy/Dental Insurance While dental insurance provides a valuable service in helping the patient meet their dental needs, it is the patient who is responsible for payment of their account. Full payment is expected for all charges. We will file your insurance based on the information that you provide to us, and payment will be sent to you by your insurance company.

For any surgery needed, we will file an estimate with your insurance company and collect your portion at the time of service. A monthly finance charge of 1.5% (18% per year) will accrue on all balances exceeding 90 days. As a courtesy to our patients we are in network with the following insurance companies: MetLife, Cigna, Delta Dental, Blue Cross and Blue Shield and United Healthcare.

Some insurance plans have excellent coverage for Periodontal procedures while others provide very little. In order to assist our patients and determine what benefits will be paid, a pre-treatment estimate can be submitted upon request to the insurance company. The patient may opt to wait to have treatment until after receiving the pre-estimate from the insurance company. This could take up to 3 weeks to receive the approval. Although we advocate for our patients to ensure payment from the insurance company, payment responsibility lies with the patient.

It is imperative to provide insurance information and card at your first visit to enable us to properly file with your insurance company. Our office will be more than happy to assist the patient in submitting forms for pre-estimates and filing claims.

Keep in mind that this service is provided as a courtesy to our patients. We cannot render treatment on the assumption that the insurance company will cover all expenses, nor can we be expected to know what an insurance plan will cover and what it will not. Insurance companies pay claims based on "Reasonable and Customary Charge" which means that they pay a percentage of what they feel the fee should be rather than what is actually charged.

