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DENTAL INSURANCES

Sunset Smiles Care Center practices quality dentistry. We will treat you as we would treat ourselves. We will provide you with a plan of treatment prior to your procedures, and will make every reasonable attempt to estimate your co-payment. Unfortunately, this is only an estimate and you must be aware of the following:

1. Most insurance plans have deductibles.
2. There may be contractual changes between the insurance company and your employer.
3. Your insurance company may not pay for the best treatment; for instance they may pay for metal crowns and not porcelain crowns on your back teeth, and they will not pay to replace teeth missing prior to coverage.
4. Some insurance companies pay for 2 cleanings a year, others 1 cleaning every 6 months and a day.
5. Some insurance companies pay for X rays sets 2 per year, others just 1 every 12 months.
6. Although it has been shown that the mercury in silver have been classified as potentially dangerous, some insurances companies will pay for only mercury fillings on back teeth. **We feel this is wrong and may affect our patient's health and therefore do not place mercury fillings.**
7. Some insurance plans have waiting periods (some up to 2 years) before they will pay for anything but a simple cleaning and regular exams.
8. Some insurances representative fail to provide the correct information, other refuse to fax benefits or coverage verification to our office for our records and most refuse to tell us when your last treatment at another dental office occurred.
9. Although x-rays are diagnostic and necessary and payable at 100% with no deductible by some insurances companies, the same company will not pay 100% and apply a deductible.
10. Lab Fee for Dentures, Partial and Crowns. Some insurance (Medicaid/Medicare) won't cover this fee. Our office works diligently with the laboratory to meet with an excellent job expectations and needs of our patients, reason why if this fee is not covered by the insurance, would be the responsibility of the patient.

We hear time and time again: "my insurance pays for everything". This is not true. And we did not choose your insurance company, nor are we employees of your insurance company. This office will submit your claim as a courtesy to you. We will send necessary documentation and x-rays when requested. If your insurance company fails to pay your claim within (60) days, you will be responsible for payment in full. Please remember your insurance company is a business and wants to make a profit.

I have read and understand the above and acknowledge responsibility of payment should my insurance company fail to pay my claim for any reason.

Patient/Guardian Signature

Date

Print Name

Relationship to patient
