

Palmetto Elite Dentistry, LLC

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Understanding Your Dental Insurance

Your insurance company is in the business of making a profit by selling policies to your employer. They are not trained to deliver health care nor do they concern themselves with you receiving the best quality health care available. Their goal is to pay out as little as possible for your dental treatment. Therefore; you and your dentist must determine what dental care is best for you and your family.

There are 1000's of different dental plans and because they all vary, our office staff can only **estimate** how much you can expect your insurance plan to pay. The word "estimate" means our best educated guess based on the information your insurance company provided when we call them to verify your coverage.

The following is an example of estimating:

Root canal fee is \$500

We estimate your insurance company will pay \$250

We will ask you to pay your estimated portion of \$250

Payment from your insurance company usually takes up to 3 weeks to reach us.

Insurance over payments are either credited or refunded as you wish. Under payments result in you're receiving a bill from us for the balance due.

This is important - we give your insurance company a courtesy period of **4 weeks** to make payment. Balances older than 4 weeks then become your responsibility and you will be billed for payment in full.

Patient's signature below indicates that he/she has read, understood and agrees that they are responsible for all treatment fees in their entirety.

Patients Signature or Parent

Date