



## Insurance Policies

Our office, as a courtesy, will file primary and secondary dental insurance benefits for you. **However, if we do not receive your insurance information 48 hours prior to the appointment you will be responsible for the full balance that day.** We will be happy to reimburse any credit balances from over payment by your insurance company. On subsequent visits to our office, you will be responsible for any deductibles, co-payments, or balances not covered by insurance.

Filing your insurance is not a guarantee of payment for the service(s) performed. We have no way of knowing if, or what, your insurance company will pay until the actual claim is submitted. Therefore, all account balances which have not been paid within a 30 day period become due by the parent/guardian responsible.

Dental insurance is meant to be an “aid” in receiving dental care. Our office bases treatment on your child’s needs, not what your insurance will pay. Insurance payment is determined by “UCR” fees (usual, customary, and reasonable fees). These fees are not always the same as our fees. Some insurance companies may pay less, some may pay more. **Whether your insurance company pays 100%, 80%, or 50% of a procedure, they are determining payment based on their fee schedule, not the actual fee our office has charged for the service.**

\_\_\_\_\_  
Patients Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Parent/Guardian Signature