

Dental Insurance Claims Policy

We are pleased to assist our patients by submitting dental insurance claims on their behalf as a courtesy. Our goal is to help streamline the insurance process and minimize stress for our patients. While we are happy to facilitate claim submission, dental insurance is a contract between you and your insurance company. Submission of a claim does not guarantee payment or coverage.

Dental Care on Golf Links is contracted with Delta Dental Premier. However, if your insurance plan is a PPO we will happily submit your claims. This means we work with hundreds of insurance companies. Although we maintain payment history by a given company, benefits do change. Therefore, it is impossible to give you a guaranteed quote at time of service. We estimate your portions based on the most current information we have, but it is **only an estimate**. If you would like to know your insurance benefit, we will be happy to file a “pre-authorization” with your insurance company prior to treatment. Keep in mind this is not a guarantee of coverage. Sending a pre-authorization does delay treatment but will give you the exact out of pocket figures. If your insurance plan is a HMO, DMO or a discount plan you are required to go to the offices they choose, or receive no benefits at all.

As a courtesy, our office will submit your initial dental insurance claim and provide documentation that exists within your clinical record at the time of treatment, as appropriate.

Please note the following policy regarding insurance claim submissions and payment timelines:

1. Claim Submission

We will submit your dental insurance claim promptly following your appointment.

2. Courtesy Follow-Up (30 Days)

If payment has not been received within 30 days of claim submission, we will make one courtesy follow-up inquiry with your insurance company to check the status of your claim.

3. Patient Assistance (Approximately 60 Days)

If payment remains outstanding, we may ask for your assistance in contacting your insurance company to help resolve any outstanding issues. Because your insurance policy is a contract between you and your insurer, you may be in the best position to advocate for claim processing or appeal decisions.

4. Patient Responsibility (90 Days)

If payment has not been received within 90 days from the date of service, the outstanding balance will become your responsibility. The balance will be transferred to your account, and payment will be due according to our financial policy. You may then pursue reimbursement directly from your insurance company.

5. Additional Documentation Requests

Some insurance companies may request additional documentation, narratives, photographs, radiographs, or other information before processing a claim. Our office will provide documentation that is part of your

existing clinical record when appropriate. We do not guarantee that we will create additional documentation, obtain new photographs or radiographs solely for insurance purposes, or participate in repeated requests for additional information, reconsiderations, or appeals initiated by an insurance company.

Additional Information

Requirements for participating insurance plans may differ from those for non-participating plans. Our office complies with contractual obligations applicable to participating plans. For non-participating plans, claim submission is provided as a courtesy and does not obligate our office to satisfy insurer-specific administrative requirements beyond the documentation routinely created during your care.

We encourage all patients to stay informed about their dental benefits and to communicate directly with their insurance company as needed. Although we are happy to assist with the initial claim submission, the financial responsibility for all services rendered ultimately remains with the patient/responsible party.

Dental Care on Golf Links does require your estimated portion on day of service and in the absence of insurance your portion in full. We accept Visa, MasterCard, American Express, Discover, cash, and checks. If you need an extended financial option, we also work with CareCredit, who offer payment plans on approved credit.

When you are given a date and time your appointment is considered confirmed. It is reserved especially for you and we strongly encourage our patients to keep their confirmed appointments. If you must change your appointment, **we require a minimum 24 business hour notice to avoid \$150 fee for doctor appointments and \$75 fee for hygiene appointments.** For some types of appointments, we may require a deposit that will either go towards the above mentioned broken appointment fee or towards the cost of your dental treatment when you keep your confirmed appointment.

Your signature below acknowledges agreement with the above conditions. You understand that Dental Care on Golf Links will pursue any and all collection efforts including referring the account to a collection agency and/or attorney and reporting to the credit bureau. The patient account will be assessed any and all additional collection charges associated with the collection of debt including but not limited to collection fees, reasonable attorney's fees, court costs, and all other charges allowed by law.

If you have any questions about this policy or your insurance coverage, please don't hesitate to contact our office.

Thank you for your understanding and cooperation.

Print Name: _____ Date: _____

Patient/Parent

Signature _____