



Mario Monge, DMD
F A M I L Y D E N T I S T R Y

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Welcome! Our entire team is pleased that you have insurance benefits to help you and your family with the cost of your dental care. We would like to help you obtain the maximum use of these benefits. With this in mind, please read the information on our insurance claims process so we can work together to ensure this benefit.

DO YOU ACCEPT MY INSURANCE? HOW MUCH WILL THEY PAY?

We currently accept most private insurance plans, which means that we work with hundreds of companies. Although we maintain computerized histories of payment by a given company, they do change. Therefore, it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is only an estimate.

I THOUGHT I PAID MY PORTION, BUT I RECEIVED A BILL. WHY?

We base the patient portion of your bill on our most current date, but there are several factors that can affect this estimate. For example, there may be a deductible, or you may have received treatment in another office prior to joining our office. Insurance companies do not inform us of any charges to your benefits. We do, however, investigate your benefits as thoroughly as possible.

INSURANCE DID NOT PAY, NOW WHAT?

We **bill** your insurance as a courtesy. Dental insurance is a contract between the employer and the patient. It has no connection at all to us as your dental office. The extent of coverage varies greatly from company to company, sometimes even within a company. It has absolutely nothing to do with the level of service provided by us, and the fee charge for these services.

An often-misunderstood term used by many insurance companies is "UCR". This is an arbitrary fee ceiling at which the insurance company will stop reimbursement. These fee ceilings were often set 10-15 years ago. After this ceiling, coverage for a particular procedure may cease, meaning the patient will have an extra portion that is due. Despite our best efforts at giving you an accurate estimate, a patient will occasionally owe the amount of the difference. Again, this has nothing to do with the fee charged but the level of coverage negotiated by the insurance company.

FINANCIAL OPTIONS

We request payment for your portion at the time of service. We do have several methods of payment that are designed to help you and your family get the quality of care that you deserve. Please feel free to ask any staff member if there is anything we can do to serve you.

We welcome you to our family and look forward to help you get the healthy, beautiful smile that you deserve.

CANCELLATION OF APPOINTMENT POLICY

Hygiene appointments=\$25 per hour /Doctor appointments =\$25 per 30 minutes

I have read, understand and accept the terms of the above outline policies for insurance handling and financial commitments that I may incur as a result of treatment. I also, acknowledge that there is a cancellation fee for any appointments cancelled with less than 24 hours notice.

X Signature _____ Relationship to patient _____ Date _____