

Smile Sensations Dental / KYLE TAYLOR, DDS III, PLLC

About Your Dental Insurance Coverage

Dental insurance coverage is ever changing. Our staff is here to help you understand your particular dental insurance coverage. For every patient or family, we contact the insurance company and gather information that helps us *interpret* coverage, with the key word being “interpret.” As time goes on, insurance companies are disclosing less detail and imposing more restrictions on you, their customer, regarding how they will pay claims.

Although we use a form to gather detailed information about waiting periods, downgrades in treatment coverage, and restrictions of treatment, sometimes an insurance company may not disclose additional information which is out of the norm that would be helpful to us. It is not a perfect “science” in other words.

You can assist us in several ways:

- Please read your policy and try to be familiar with the details of coverage including waiting periods, maximum payment per year, excluded treatment, etc.
- Before appointing, please inform us of any change or update with your coverage.
- For any treatment plan that you feel warrants a pre-estimate or pre-authorization, this may give you greater information about what is covered (but keep in mind this may delay treatment by 30 to 60 days).

The patient should understand that the quality of the insurance is determined by the premium paid for the policy, and there are many levels of dental insurance. There are many policies these days that do not cover at or near 100% for preventive needs (the norm in the past), and the patient should research this ahead of the appointment. We are sometimes asked to make adjustments on the account for payment deficiencies, payment denials or treatment rendered exceeding the maximums paid per year by the insurance company, but we are sorry that we are not able to accommodate these types of requests.

_____ *(initials)* **IMPORTANT NOTE / PLEASE READ: While this office accepts all dental insurance that does not restrict the patient to certain dental providers, and assists patients with processing and filing their dental insurance, Smile Sensations Dental is not a preferred provider with any insurance company and therefore is considered “out of network.” No matter which dentist provides the treatment, based on the original office fees of this practice, the patient will owe the balance of those fees not covered by their insurance.**

It should be understood by each patient, insured, and Financially Responsible Party that by us assuming this role as your assistant in interpreting your dental insurance, the patient, insured, or Financially Responsible Party is the ultimate responsible party in this regard. We will do our best to inform you, but in the end, without exception, and regardless of how competently you feel we have assisted you in interpreting your coverage, any fees due to the office which are not paid by the insurance company are due from the Financially Responsible Party.

Is there anything you would like to note about your dental insurance?

Patient Signature _____ Date _____

Financially Responsible Party (if different) _____ Date _____