

Our Office Policy Regarding Dental Insurance

At Dr. Rapoport's office, we are committed to providing the best possible treatment for our patients. We base our fees on time, material and continuing the education of our staff. You are responsible for payment regardless of your insurance company's determination of usual and customary. As a courtesy we will be happy to file your claims with the appropriate insurance company. We shall work with you and your insurance company to provide you with the best option for your available dental benefits. However it is your responsibility to know and understand your dental benefits. When appropriate we shall file for an estimation of dental benefits for a treatment plan. But please keep in mind that insurance companies do not guarantee anything over the phone or in writing, and therefore any additional costs not covered by your insurance are your responsibility. You are responsible for all fees for services provided. We accept cash, check, Visa, MasterCard or Care Credit.

I agree that I am responsible financially for all balances due.

X _____
(Signature of Patient or Guardian) (Date)

Our office reserves the right to assess a broken appointment fee of \$55.00. We require a 24 hour notice should you need to reschedule your appointment. This courtesy allows the dentist to help another patient who is on a waiting list and can be accomated earlier.

If we have received all of your insurance information on the day of the appointment, we will be happy to file your claim for you. You must be familiar with your insurance benefits, as we will collect from you the estimated amount insurance is not expected to pay. By law your insurance company is required to pay each claim within 30 days of receipt. We file all insurance electronically so your insurance company will receive each claim within days of the treatment. You are responsible for any balance on your account after 30 days, whether insurance has paid or not. If you have not paid your balance within 60 days a finance charge of 1.5% will be added to your account each month until paid. We will be glad to send a refund to you once insurance has paid us.

PLEASE UNDERSTAND that we file dental insurance as a courtesy to our patients. We do not have a contract with your insurance company, only you do. We are not responsible for how your insurance company handles its claims or for what benefits they pay on a claim. We can only assist you in estimating your portion of the cost of treatment, we at no time guarantee what your insurance will or will not do with each claim. Once again, we file claims as a courtesy to you!

Fact 1 - NO INSURANCE PAYS 100% OF ALL PROCEDURES

Dental insurance is meant to be an aid in receiving dental care. Many patients think that their insurance pays 90%-100% of all dental fees. This is not true! Most plans only pay between 50%-80% of the average total fee. Some pay more, some pay less. The percentage paid is usually determined by how much you or your employer has paid for coverage or the type of contract your employer has set up with the insurance company.

Fact 2 - BENEFITS ARE NOT DETERMINED BY OUR OFFICE

You may have noticed that sometimes your dental insurer reimburses you or the dentist at a lower rate than the dentist's actual fee. Frequently, insurance companies state that the reimbursement was reduced because your dentist's fee has exceeded the usual, customary, or reasonable fee ("UCR") used by the company.

A statement such as this gives the impression that any fee greater than the amount paid by the insurance company is unreasonable or well above what most dentists in the area charge for a certain service. This can be very misleading and simply is not accurate.

Insurance companies set their own schedules and each company uses a different set of fees they consider allowable. These allowable fees may vary widely because each company collects fee information from claims it processes. The insurance company then takes this data and arbitrarily chooses a level they call the "allowable" UCR Fee. Frequently this data can be three to five years old and these "allowable" fees are set by the insurance company so they can make a net 20%-30% profit.

Unfortunately, insurance companies imply that your dentist is "overcharging" rather than say that they are "underpaying" or that their benefits are low. In general, the less expensive insurance policy will use a lower usual, customary, or reasonable (UCR) figure.

MOST IMPORTANTLY, please keep us informed of any insurance changes such as policy name, insurance company address, or a change of employment.

I have read the above conditions of treatment and payment and agree to their content. I grant my permission to you or your assignee to telephone me at home or at work to discuss matters related to this form.

X _____ X _____ X _____
X Signature of Parent or Guardian X Date X Relationship to Patient