

DENTAL INSURANCE POLICY

Our office is set up to utilize direct payment from insurance companies. This is done as a service to our patients and there is no charge for this service. However, it is important that you understand that **health insurance policies are an arrangement between you and your insurance company.** You are personally responsible for all charges incurred in our office. We expect payment in full when services are rendered until your insurance coverage has been verified. **If your insurance company has not paid their percentage in 45 days, this amount will be due and payable by the patient.**

Although we strive to provide our patients with accurate information on their insurance benefits, insurance verifications done over the phone by our office staff is not a guarantee of eligibility or payment by the insurance company. Verifications over the phone are only estimates of benefits. **Final eligibility is determined by your insurance company** once it receives and processes your claim.

It is ultimately the patient's responsibility to know his/her insurance benefits. The patient is responsible for all deductibles and benefits used over the annual maximum.

I certify that I have had an opportunity to read and fully understand the above policy.

Signature

Date