

Smile Dental Associates, PC

Financial Arrangements

Unless prior arrangements are made, payment is due in full at the time dental treatment is provided.

1. We welcome cash, check, major credit card (Visa, MC, Discover, AMEX), or ChaseHealthAdvance Credit at the time dental treatment is provided.
2. As a courtesy to our patients with dental benefits, we will submit your claim to your insurance company. Any portion not expected to be covered by these benefits is the responsibility of the patient and due at the time dental treatment is performed. This amount will include deductibles and co-payments. Please understand that *this is only an estimate--not a guarantee of payment*, and is based on the information available to us from your insurance company. If, after 90 days, your insurance company has not paid its portion, the patient will be responsible for paying the balance in full.
3. If dentures, partials, crowns and bridges are to be fabricated by a dental laboratory, a 50% deposit will be required at the time of the first impression. The remaining balance is due at the time the prosthesis is cemented or inserted.

Insurance Assistance

Our goal is to maximize your insurance benefits and make any remaining balance easily affordable. Please remember, however, professional care is provided to you, our patient, not to an insurance company. If you have any questions regarding your insurance benefits, please don't hesitate to call our office at 215-949-2929 to review your concerns.

Financial Assistance

Our fees are based on the quality of the materials we use and our experience in performing your needed treatment. Our goal is not to let expense prevent you from benefiting from the quality of care you desire and need. To facilitate this goal, we have developed the following financial options:

Outside Financing

We are pleased to offer outside financing through ChaseHealthAdvance financing options. Those who qualify will use ChaseHealthAdvance as a form of payment at the time of service. ChaseHealthAdvance will have preapproved the patient and set up a monthly payment plan. This program is similar to a credit card and offers low monthly payments and flexibility to those who qualify. There are even some programs that are interest free.

With ChaseHealthAdvance, you can get same day approval, so there is no delay in your treatment. Please ask the front desk staff for further details prior to your appointment or visit ChaseHealthAdvance on-line at ChaseHealthAdvance.com

If you would like to review these financial arrangement options with Lisa in advance of treatment, please call 215-949-2929.

Insurance Benefits

We accept most insurances, and we are preferred providers for many companies. Please contact your insurance company to find out whether you are limited to a specific network of dentists. If so, we would be considered "outside" of your dental network if we do not participate with that specific company.

We will be happy to go over benefits with you to determine *approximately* how much your insurance company will pay on a given procedure, but the ultimate responsibility lies with you. We offer this service as a courtesy to our patients, please accept it in the spirit in which it is offered and keep in mind that the majority of dental offices demand payment in full and leave the paperwork up to you. If you choose, we will be happy to provide you with a pre-estimate to submit to your insurance company prior to treatment. We do our very best to determine eligibility prior to your visit but the ultimate responsibility lies with the patient. We are faced with many different insurance plans and cannot be responsible for knowing each patient's plan inside and out. Our primary concern is providing the best possible care to you, our patient, and not allowing your insurance company to dictate what our standard of care should be.

Dental benefits are a wonderful way to supplement a patient's dental health. As a courtesy we will submit your claim electronically to your insurance company. Please be aware that most dental plans do not cover 100% of the cost of your treatment. Because of this, and the extreme delay in receiving payment from the insurance company, you will be asked to pay your deductible and the *estimated* portion of your charges the day service is rendered. Please remember, *this is only an estimate--not a guarantee of payment by the insurance company*, and is based on the information available to us from your insurance company.

Do not let policy limitations determine your dental care! Dental treatment should be based on an informed decision by you and your dentist, not an insurance representative. Professional care is provided to you, the patient, not the insurance company.

Your dental 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 over 5 years old and these "allowable" fees are set by the insurance company so they can make a net 20%-30% profit. Insurance policies vary in the amount that will be paid toward any charges.

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 UCR figure. Insurance policies vary in the amount that will be paid toward any charges. 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. The proper relationship between the patient, dentist, and insurance carrier is often misunderstood. We render to you our very best care and charge you a fee for that service. Just as the insurance companies do not allow us to set their premium rates, we do not allow them to set our fees or determine our procedures. These fees are between you and our office, and the insurance company does not enter into this relationship. Therefore, you have the final responsibility for payment of all fees rendered on your behalf. If there is a difference between what our

office estimated and what an insurance company actually pays for a procedure, you are responsible for that amount, which will be billed immediately. **If your insurance company pays less than estimated, you should take the matter up with the insurance company--not our office.** In addition, if your insurance has not paid in 90 days, you are responsible for the balance in full regardless of the corresponding claim.

One last reminder, **please keep us informed of any insurance changes** such as policy name, insurance company address, or a change of employment. Failure to notify us at the time of your appointment may cause a delay in filing your insurance claim and, after 90 days, you are responsible for the balance in full regardless of the corresponding claim.

If you have questions or concerns about insurance, please do not hesitate to talk to our Office Manager, Lisa.