

TOTAL MOUTH FITNESS
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INFORMATION FOR OUR PATIENTS WITH DENTAL INSURANCE

Dental insurance is playing a larger and larger role in helping people obtain dental treatment. Since we feel strongly that our patients deserve the best dental care we can provide, and in an effort to maintain a high quality of care, we would like to share some facts about dental insurance with you.

We consider our relationship with you to be of primary importance and will always make our recommendations to you based on what we believe is the very best treatment for you regardless of your insurance coverage. We will assist in any way possible to maximize your dental benefits. If you have any questions about your dental benefits, we will be glad to explain them to you.

FACT#1

Dental insurance is not meant to be a “**PAY-ALL**”, it is only meant to be an aid, even if you have dual coverage.

FACT#2

Dr. Wilke is out-of-network with all insurance companies. Most Insurance Companies are coming up with a new policy (it is a matter of time when all Insurance Companies will embrace the same policy): **They will only be sending checks of reimbursement to the In-Network Doctor or the patient.** In order to continue filing Insurance for all our patients our new policy will be to accept all payments at the time of service, allowing uniformity and equal service to all our patients. *The Insurance Company will mail the patient the reimbursement.*

FACT#3

Many plans tell their insured’s that they will be covered “Up to 50%, 80% or 100%”. In spite of what you are told by your insurance company, we have found that many plans cover 80% to 95% of a “fee schedule”. This “fee schedule” has nothing to do with our fees; it is set by your insurance as a maximum allowable according to your plan benefits. The amount your plan pays is determined by the contribution you and your employer make to the plan. The smaller the contribution paid, the less insurance coverage you can expect to receive. It is your responsibility to advise us of your insurance coverage, restrictions and any changes in your coverage.

FACT#4

It has been the experience of many dental offices that some insurance companies tell their customers that “the dentist’s fees are above the usual and customary fees” rather than stating that “your benefits only allow for a certain amount and are based on fee schedules, not actual dentist’s fees.” Remember, you get back only what you and your employer put into your insurance coverage less the profits of the insurance company. In dealing with over 1000 dental insurance plans, most **do not cover our fees**; they cover **their allowable fees**.

FACT#5

Each plan utilized in our office has different percentages, deductibles, maximums, procedures covered and varying fees that the plan will allow. We will do our very best to make as close a calculation as possible of what your insurance plan will cover...however, as we cannot estimate precisely, there may be variances for which the patient is individually responsible.

FACT#6

Many routine dental services are **NOT** covered by insurance carriers. We make our recommendations based on your needs and not on what your insurance may or may not cover.

Please do not hesitate to ask us any questions about our office policies. We want you to be comfortable in dealing with these matters and we urge you to consult us if you have any questions regarding our services and/or fees. We will file insurance forms at no charge. The Insurance Company will reimburse you. We will do all we can to assure you of your maximum benefits.

_____ I authorize the release of all necessary information.

_____ I have read this form and agree to be financially responsible for all fees regardless of insurance coverage.

Signature: _____
Patient Signature

Date: _____

Signature: _____
Witness Signature

Date: _____