

Your Dental Insurance

At Crossgates Dental Care, we will accept your dental insurance for payment. We do expect any deductibles and co-payments to be paid on the day services are rendered. We will also file your insurance for you. We feel this is an important service that makes it easier for you to complete your needed treatment. Please, help us, by notifying us immediately of any requests for more information that your insurance company sends to you.

Your insurance policy is a contract between you and your insurance company. We do not have a contract with your insurance company. You are responsible for knowing the details of your contract, such as; deductibles, maximums, waiting periods, excluded procedures. We are not responsible for how your insurance company handles its claims or for what benefits they pay on a claim. We will call your insurance company to get a profile of your benefits. This profile is based on limited information that your insurance company will give us over the phone. We will use this profile to estimate the amount your insurance will pay toward your needed treatment. These estimates are just that, estimates. You are ultimately responsible for your entire balance, regardless of these estimates. We will do all that we can to make sure you receive maximum benefits from your insurance plan.

Finally, sometimes your insurance company reimburses you at a lower rate than the fee you were actually charged. Your insurance company may state that the dentist's fee was above UCR (usual and customary or reasonable fee). This is misleading and inaccurate. Insurance companies arbitrarily set their own fee table in order to make a profit. These tables differ greatly amongst insurance companies, and the majority of companies will not provide our office with their UCR table. Therefore, we can only estimate what your insurance company will pay for services.

Signature

Date