

## You and Your Dental Insurance

The doctors and staff at Western Reserve Periodontics are pleased that you have selected our office for your periodontal care. While you have probably taken advantage of your dental insurance in the past, we would like to assist you in understanding the limitations that your dental insurance may have.

- During the last 30 years, the design of insurance plans has changed very little. For instance, in 1970 most insurance plans had a \$1,000 yearly maximum, and today most still do. At the same time, costs in a dental office as in most other business and professional fields have gone up substantially. Therefore, we cannot lose sight of the fact that dental insurance is essentially a program which *assists* the insured patient in meeting his/her financial obligations. Perhaps a better name would be dental assistance rather than dental insurance.
- We are happy to complete necessary insurance claim forms at no charge to you. We also accept assignment of benefits *whenever possible*. There are some insurance plans and companies (specifically Delta Dental) which will not pay our office directly. In those instances, we will submit the claims for you, but we expect that arrangements will be made between our office and the patient for the expenses incurred.
- During the last few years in the field of periodontics, there have been many exciting innovations, like dental implants and bone regeneration techniques. Unfortunately, many dental plans have not allowed benefits for these “state of the art” techniques and have even denied benefits for basic periodontal procedures. Payment, therefore, may be denied for these or other procedures, even though the patient, the referring dentist, and the periodontist agree that the submitted treatment plan is in the patient’s best interest. Therefore, we urge you, as the patient, to please check with your insurance company prior to any treatment, as it is your responsibility to know your individual coverage. Failing to comply with this suggestion could result in you, the patient, being responsible for all costs incurred. Ultimately, your insurance policy is between you and your insurance company and not with the insurance company and your doctor.
- Most insurance companies base their benefits on “**UCR**” (usual, customary and reasonable) fees. Each insurance company compiles its own UCR’s and these numbers vary widely from company to company. While we, like you, may not understand how UCR’s can vary so much, we know that they do. Therefore, we believe it is important that our patients not be overly optimistic about the level of coverage that a plan might bestow.
- The goal of the doctors and staff at Western Reserve Periodontics is to provide the best possible care for our patients and to help them obtain their optimal periodontal health. In the final analysis we will help you whenever possible to obtain appropriate benefits from your insurance carrier, but **our obligation first and foremost is to you, our patients.**