

## ***Dental Benefits Information***

Because we value our friendship with your family, we are committed to providing clear answers to your questions and helpful communication every step of the way. This page of Dental Benefits Information was written to help you and your family, thanks for reading through it.

First, it is critical to understand that the term “dental insurance” is misleading. What is commonly known as “dental insurance” is more correctly termed “dental benefits.” Dental benefits are not intended to pay everything; rather, they assist with the costs of dental treatment. Generally, dental benefits: 1) pay a percentage of each procedure or a set amount according to a fee schedule, 2) may include deductibles which must be satisfied before benefits begin, 3) have a set yearly or lifetime maximum. The benefits available to you are established according to which plan your employer has purchased. Treatment in our office is not based upon your having a dental plan, nor is treatment altered to fit the benefit paid by your plan. Your dental insurance is based upon a contract between you and/or your employer and the insurance company. Our practice is in no way associated with the contract between you and your insurance company. Therefore, we are not responsible for the terms or benefits of your insurance. Submitting claims to your insurance company is a courtesy we provide for our patients. We realize that dental insurance can be a great benefit for many patients, and we want you to recognize that we faithfully endeavor to maximize every benefit dollar you are entitled to within your coverage plan.

Dental insurance benefits differ, and can vary from plan to plan. You may receive a notification from your insurance company stating that dental fees are higher than the “usual and customary.” Insurance companies never reveal how they determine these usual, customary, and reasonable (UCR) fees. In some areas, it is determined by taking some percentage of an average fee for a particular procedure in that geographic area. Let us state that we do not provide average dentistry, but strive for excellence in dentistry when it comes to your child. Because the UCR fee can vary greatly from state to state, coverage quoted at 80% by the insurance company may be more like 50% if their UCR fee is on the lower end of the scale. Remember, the amount a plan pays is determined by how much you or your employer paid for that plan. When your insurance states that a certain procedure is not a covered item, that does not mean that the treatment recommended is not necessary or appropriate. Rather, the procedure is simply not covered by the insurance company. Please remember that your dental benefit plan is designed to encourage regular preventive dental care, and we are all concerned about maintaining your child’s health. Prevention not only protects your child’s dental health, but it also ultimately saves you money.

At any time, please feel welcome to ask any questions concerning your child’s treatment and the associated cost of treatment. A written estimate will be provided for all follow-up treatment, and we will discuss the cost of your child’s treatment and the assistance you can expect from your dental insurance. However, because of the varying differences in insurance coverage we can only estimate the portion you will be responsible for paying. When treatment is completed, claims will be submitted to your insurance company. Once these claims are processed by your insurance company, your insurance company will send you an Explanation of Benefits (EOB) that shows the amounts they were billed, the amounts they paid to us and the amounts you are responsible for paying to us. This is very helpful to have in hand should you need to speak with someone in our office regarding your account. Once insurance is confirmed, we require payment of the estimated patient’s portion at the time of service. After insurance has paid its share, any balance remaining will be due within 25 days after receipt of our statement. If insurance pays more than expected, any account overpayment will be returned to the person who signed as the responsible party. An account is considered to be in default after 90 tdays of non-payment and will be turned over to collections.

We offer only the best and most proven up-to-date dental care, utilization of the safest materials, the best sterilization equipment and techniques, digital x-rays, and we only hire the amazing dental assistants that excel in their care of your child. We pride ourselves on providing exceptional dental care, but we also are proud of our commitment to keeping our fees extremely competitive. In fact, some of our specialist fees in pediatric dentistry are actually below the average fees for non-specialist general dentists. That being said, we know that these valued dental services do come with a cost and for some families a payment plan option can be a tremendous help. Should your family have needed of a payment plan, instead of paying for estimated portions of your bill at the time of service, please read below under Payment Plans / Care. Credit.

## ***Payment Plans/Care Credit***

Children’s Dentistry of Greensboro has a dedicated front office team that constantly strives to deliver to your family, and the many other new families that are transferring to our practice, the best customer service in the area. Providing payment plans for families that would prefer to pay their estimated portion of costs on a monthly plan, instead of paying the estimated cost at the time of service, is one part of that customer service. To better assist families that request a payment plan, our office has contracted with Care Credit, a reputable lending institution that specializes in health care payment plan financing. By using Care Credit, our practice is able to remove our hardworking team from the associated bookkeeping challenges associated with payment plans. The absence of those duties, allows our staff to devote more time to your child’s treatment, scheduling or insurance needs and this is why we use Care Credit.

To use Care Credit you must first apply for their approval at our office or at home on your computer. Upon approval, you may then utilize their services for the financing of dental services. Our office pays Care Credit a fee so that you may benefit, and may then finance your costs at a 0% interest free rate over a period of monthly payments ranging from six months to one year. For balances less than \$1,000, you will be able to make interest free payments for up to six months. For balances \$1,000 and greater, you can make interest free payments for up to twelve months. Interest is not charged to you, unless the account is NOT paid off by the end of the term. (We do NOT receive any compensation from Care Credit for any interest charges, and we recommend you pick the payment plan option that will allow you to pay off the balance in full before the end of the term.) In the event that you have not totally paid off the Care Credit account at the end of the term you qualified for, you will be charged interest on the entire original balance. This financing is available through our office but is billed by Care Credit directly. If you have questions about this helpful option, please ask our staff anytime.