

**Blair Ridge Dental
Insurance Billing and Financial Policy**

No Insurance Coverage/Insurance Co-Pay: Charges are due and payable per the terms of this agreement at the time services are rendered.

Dental Insurance coverage:

+ Please be aware that even though you have dental insurance, your account is your responsibility, not that of your insurance company.

+ Before or during your initial visit, we call your insurance company to get your benefit information. The representative immediately reads to us a disclaimer that they do not guarantee payment and that payment is based on the percentage (how your policy reads, i.e., 80,90%) of what they consider “usual and customary” fees.

+ WE URGE YOU TO BE FULLY AWARE OF THE PROVISIONS OF YOUR POLICY, AS WE ARE NOT RESPONSIBLE FOR ANY ERRORS, OMISSIONS OR MISINFORMATION GIVEN TO US BY YOUR INSURANCE COMPANY.

+ Some insurance companies may “downgrade” your procedures, meaning their reviewer somehow decides the degree of difficulty is less than what was performed. This is their way of paying even less on your claim. We are most willing to appeal your request.

+ Although we do our best to provide the most accurate information to you, it is possible you may owe money after your insurance has paid. We ask the balance be paid upon receipt of your billing statement.

+ Your insurance will tell us that the benefits provided are not a guarantee of benefits or payment—**it is only estimation.**

I acknowledge I have read and understand this policy and I agree to these terms:

Patient Signature _____ Date _____

Staff Signature _____ Date _____