

A Word to Our Patients with Insurance
www.DyerFamilyDentistry.com

Dear Patient,

During the last decade, dental benefits plans (really a rebate) have become an integral part of health care planning for many families. Dental benefit plans are typically made available to employees or members through their companies, unions and/or associations. As a result, our patient's dental plans vary considerably from one plan to the next.

Unfortunately, did you know that their yearly "maximums" are still in the 1959 level of reimbursement? Were you aware that most insurance companies only pay out premiums of a \$1,000 to \$1,500 as they did back in the early 1960's?

Your employer has purchased a specific benefit plan from literally hundreds of combinations available. Your company decides how much it wishes to pay for benefits and tries to choose a plan that meets as many of its employees needs as possible. Dental plans may cover as little as 0% or as much as 80% of dental services. **NOTHING IS EVER COVERED AT 100%** . Some plans exclude certain types of services such as periodontics, Implant dentistry (teeth replacement after extractions), bone grafting (jaw bone preservation procedure after extractions), orthodontics, and any cosmetic dentistry procedure such as teeth whitening. However, other plans actually cover a full range of dental services.

Most plans base their payment amount on a chart or schedule of fees arbitrarily developed by insurance companies to fit the employer's budget. For this reason, you may receive a lower percentage than the reimbursement level indicated in your dental plan. For example, if your plan states that it will pay 80% of the cost of dental care, it means 80% of the fee decided upon by your insurance company and/or employer and **NOT** the actual cost of services and the care you receive in our office.

The type of care you need and receive from our office is based upon my professional judgment and that of my clinical team (Doctors and Hygienists) and not the coverage you receive from a dental benefit plan. **We do not believe it is in your best interest to compromise any recommended care in order to accommodate an insurance program.** I believe it is appropriate to discuss your care plan's advantages and disadvantages with you, the patient, NOT your insurance company, since you are the one responsible for your oral health. Today's dental plans are designed only to assist with the costs of dental care. It is very important to understand that dental insurance companies are not in business to make sure you receive the care you need—their only responsibility is to pay for the services your employer has purchased. Did you know that insurance companies make a **PROFIT** by keeping as much of the payment as possible? When they **pay** a claim, they lose money! When they **don't pay**, they make a profit daily as they get to keep their money in their bank and draw interest. When they **down-grade** a claim, they are keeping the difference, making them more money. Of course, they would never

actually **destroy a claim** intentionally, would they? They just state they “never received” it.

Please understand that they are in the Insurance business; we are here to take care of **YOUR** dental health. Who do you prefer taking care of your needs? Our passion is to provide you and your family members a life time strategy of total dental health so the care you receive from us looks good, feels good and lasts a long time!!

As a courtesy to you, our team members will do a complimentary benefit check to assess your benefits under your plan as well as complete the dental portion of your claim form and submit it on your behalf. Please remember however, that the financial obligation for your care remains with you. While we are happy to submit your dental claims for you, the existence of one or more dental insurance plans does not relieve you of this financial obligation. ***If no insurance payment is received within 60 days from the date of service on a submitted claim, the TOTAL fee will become the sole responsibility of the insured and/or the patient. A billing statement will be sent and full payment is due upon receipt.***

Modern dental research and development in the profession of Dental healthcare have provided us with the state-of-the-art materials, techniques, and technology, to better take care of our patients needs. For example, (1) We can effectively (NON-SURGICALLY) treat periodontal (gum and bone disease/infection); (2) Place restoration in you teeth that are **non-toxic** like dental composites versus the 17th century black, Mercury, and silver fillings (Amalgams) that are **TOXIC** and harmful to your health; (3) Place restorations on your teeth that are more conservative in the amount of tooth structure removed and are more cosmetically/esthetically pleasing; (4) Replace full arch of missing teeth with the miracle of Dental implants which help preserve you jawbone versus wearing a 17th century full or partial denture that destroys the jaw bone it rests on. However, most dental plans have been very slow in recognizing and/or paying for these superior levels of care. If my team and I feel the above level of care are in your best interest, we will discuss with you so you have the information you need to decide what is best for your oral health.

We thank you for understanding our role in your Dental Health Care. We only want what is best for your overall oral health.

Sincerely and to your smile,

Irfan (Ivan) Atcha D.D.S. And the Team of Dyer Family Dentistry