

INFORMATION ABOUT INSURANCE COVERAGE

The office of Valerie C. Vargas, D.D.S. values its patients. As you are aware, dental insurance is a major factor in assisting people financially with dental treatment. In an effort to provide the highest quality of customer service, the following information will give you the working tools and knowledge needed to work with insurance companies regarding dental claims.

Dental Facts

1. Dental Insurance is not meant to be a “PAY-ALL”, it is only meant to be an aid.
2. Many plans tell their insured that they will be covered “up to 80%” or “up to 100%”. In spite of what you are told, we have found many plans cover 40% to 50% of an average fee. Some plans pay more...some pay less. The amount your plan pays is determined by the contribution you and your employer make to your dental plan. The smaller the contribution paid into the plan for “insurance” the less you will receive. It is your responsibility to advise us of your insurance coverage and restrictions.
3. It has been the experience of many dentists that some insurance companies tell their customers that “fees are above the usual and customary fees” rather than saying to them that “our benefits are low”. Remember you get back only what you and your employer put into your insurance coverage less the profits of the insurance company. In dealing with over hundreds of dental insurance plans, most plans do cover our fees.
4. Each plan utilized in our office has different percentages, deductibles, maximums, procedures covered, and varying fees that the plan will allow. We will do our very best to make as close a calculation as possible of what your insurance plan will cover. However, as we cannot estimate precisely, there may be variances for which the patient is individually responsible.
5. Insurance carriers do NOT cover many routine dental services. We make our recommendations based on your needs and not on what your insurance may or may not cover.
6. As a courtesy to our patients Dr.Vargas will file secondary insurance for your reimbursement -however, we do not accept secondary insurance as a method of payment. If your secondary insurance is in our PPO network and your primary insurance is not the primary insurance, fees will apply.

At the office of Valerie C. Vargas, D.D.S. customer service is priority one. Therefore, we encourage our patients to ask us questions regarding office policies, services and fees. Our patients should feel comfortable in dealing with all these matters and feel confident that they are receiving the best dental care. Our staff is knowledgeable and ready to serve you!

NAME _____

DATE _____