

# Quest Dental Group

## INSURANCE INFORMATION NOTICE

We appreciate having you as a patient and we would like to explain the “ins & outs” of insurance as we know it. We always contact your insurance company before your first visit or upon a change in companies when we are notified. Unfortunately, although we ask very detailed questions we are given only a limited amount of general information from some insurance companies. Insurance can be confusing with terms such as co-payments, deductibles and percentages. Here’s our best shot at trying to make sense of the insurance terms and explaining *our* responsibility and *your* responsibility.

The policy you or your employer has purchased is designed to help pay for a portion of your dental care. **Dental plans are designed to share the cost of your dental care, not to completely pay all costs.** Almost all dental benefit plans are the result of a contract between the plan sponsor (usually an employer or a union) and the third party payer (usually an insurance company). The amount your plan pays is determined by the agreement negotiated by your employer with the insurer. Your dental coverage is determined not by your dental needs-but by how much your employer contributes to the plan. We as a dental provider have NO control of the particular policy you have, nor access to the obscure contract limitations (often not disclosed to us when we call) that your insurance plan may contain. Nor is it possible for us to discover every nuance in waiting periods, exclusions, or limitations that are changeable and vary from person to person even on the same Insurance Plan. This is one reason insurance companies suggest a *pre-authorization* before major treatment is completed.

The good news is most of the treatment and patient amount due estimates we provide at your first visit are extremely accurate! The few surprises that do occur happen as a result of the limited disclosure from the insurance company.

We at Quest Dental wish to provide you with the very best in dental care along with helping you get the most for your insurance dollar. We ask that you understand the need for the term “Estimated amount due after Insurance Payment.”

We will continue to investigate and appeal to your insurance company on your behalf for the very latest in information available so that we may assist you in getting the most out of your insurance dollar.

**Please remember to call us if your insurance company changes or if you know in advance of any changes in your contract with them.**

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