

John Shoemaker, DDS

DENTISTRY

GENERAL, IMPLANT AND COSMETIC

Board-certified International ICOI

1609 N. Hwy 75 Suite 300 * Sherman, Texas 75090

(903)893-7751 * Fax (903)892-6570

www.johnshoemakerdds.com email: jshoemakerdds@yahoo.com

FACTS YOU SHOULD KNOW ABOUT YOUR INSURANCE

Dental insurance has become a major factor in helping people obtain necessary dental treatment. Because we feel our patients deserve the best in dental treatment with the maximum in dental benefits, we would like to share some general facts about dental insurance.

- FACT#1.** Dental insurance is not meant to be a “PAY-ALL.” It is only meant to be an aid to you, the patient.
- FACT#2.** Many plans tell their insured that they have coverage up to 80% or 100%. In spite of what you’re told, we’ve found most plans cover about 40% to 50% of an average fee. The plan will pay a percentage of what they consider usual and customary. Some plans pay more, some less. The amount your plan pays is directly related to the cost of the policy you or your employer paid for that policy. Cheaply priced insurance policies usually result in lower benefits (ie...lower yearly maximums, no major benefit coverage, lower usual and customary fees, etc.)
- FACT#3.** Many insurance companies tell their customers that “allowed amounts are above the usual and customary fees,” therefore leading the patient to believe that they are being overcharged. What they should say is; “our benefits are specific to your plan,” which means you may pay more out-of-pocket at the time of service. Remember, you get back only what your employer puts in, less the profits of the insurance company.
- FACT#4.** Some routine dental services are NOT covered by insurance policies. Sadly, they have the right to determine payment for each service each time. We try to coordinate your needs with your coverage.
- FACT#5.** This practice cannot allow any insurance company to dictate the fees set for the quality of dentistry received.

Please do not hesitate to ask any questions about our office policies. We want you to be comfortable in dealing with these matters and we urge you to consult with us if you have any questions regarding our services and/or fees. We will complete and file insurance claims for you at no charge. In addition, we will do all that we can to help you receive the maximum benefits your policy allows.

If you have any questions or complaints regarding your insurance coverage, we ask that you contact your insurance carrier directly. Discuss the specifics and details of the plan you have purchased individually or that your employer has purchased on your behalf.

To validate that we have informed you of your insurance rights in this office according to our policies, we ask you sign and date this document.

Signature

Date