



To our insured patients:

In order to preserve the best possible relationship with our patients, we hope that the following explanation of our position on dental insurance will be helpful.

FILING FORMS: As a courtesy to you, we will be happy to prepare and file the necessary forms for your completed dental treatment. The process of verifying your insurance and following up on claims constitutes a very heavy and costly burden to this office, but we gladly accept this responsibility.

INSURANCE 101: May we point out to you that dental insurance is designed to HELP pay the fee, NOT the entire amount. Please understand that our office does not determine the benefits to be derived under your policy. Insurance is a contract for payment of services you receive between you and your insurance company (negotiated by your employer in your behalf). Because the dentist is not a part of this contract, you, the patient, are responsible for the fees charged for the services received, no matter whether the insurance does or does not provide coverage for a given service. Many plans say you'll be covered up to a certain percentage (like 50%, 80% or even 100%). In spite of what you're told, we've found that many plans cover less than that amount. The benefits your plan pays is largely determined by how much your employer or union paid for the plan. The less they paid for the insurance, the less you'll receive. Therefore, any questions or concerns in regard to covered charges, deductibles, or reimbursement should be referred to your employer or your insurance carrier.

WHAT IS A GOOD DENTAL CONSUMER? Part of being an informed dental consumer is knowing about your policy including the amount a patient may spend per year of the insurance benefits (called the annual maximum), when the insurance goes into effect and when it renews, and any immediate out-of-pocket costs (called the deductible). We urge you to read your policy. Track your dental expenses throughout the year so you can plan for the best use of your dental benefits. Also know that if you fail to use the benefits, they do NOT carry over into subsequent years; they are lost to you.

OUR RELATIONSHIP: The proper relationship between patient, dentist and insurance carrier is often misunderstood. We render to you our best dental care and charge you a fee for that service. Just as the insurance companies do not allow us to set their premium rates, we cannot allow them to set our fees or determine our procedures. These fees are mutually agreed upon between you and me and the insurance carrier does not enter into this relationship. The amount of money paid as reimbursement is a matter between you and the insurance company, and we do not enter into this relationship.

OUR PRIMARY CONCERN IS TO RESTORE YOUR MOUTH TO A STATE OF OPTIMUM DENTAL HEALTH. This implies, not only the repair of defective and decayed teeth, but also the proper diagnostic survey of your mouth, involving visual inspection, clinical examination, x-rays and diagnostic study models, to determine the best approach to your dental problem. Unfortunately, not all insurance companies recognize or understand the importance of this type of total dental care, and there may be no allowance in your coverage for these services. **Know that we will do all that we can to assure you of receiving the maximum benefits your insurance policy will allow. Do not hesitate to ask me or my staff any questions or concerns you may have in regard to this matter.**

Eric Lernor, D.D.S.