

# PEOPLE'S DENTAL CARE, P.A.

## Primary & Secondary Insurance Claims and Benefit Coverages:

It is the patient's responsibility to know their individual dental insurance plans and it is also the responsibility of the patient to notify our office of ANY changes that may affect the claim process.

### Co-payments are always due AT TIME OF SERVICE.

Keep in mind the contract for your dental coverage is between you and your insurance company. As an additional service to our patients, we try to accommodate them by filing claims to their insurance and giving the best estimates possible on what the insurance is expected to pay. However, there are times when an insurance company may decline payment.

Because there are hundreds of different types of dental insurance plans with varying benefit packages, it is difficult for our office to know 100% of the details on all of them regarding how much they will cover on every procedure.

### **AT NO TIME MAY A DENTAL PROVIDER SEND IN A CLAIM FOR BOTH THE PRIMARY AND THE SECONDARY INSURANCE AT THE SAME TIME.**

To accommodate patients with dual insurance plans the following is likely to occur:

- a. **We will bill the primary insurance only** and collect the co-payment based upon the primary insurance benefit coverage and deductible requirements on the date of service.
- b. If the primary insurance has not paid enough or denied the claim, we will **NOT** file a claim with your secondary insurance. The remaining balance becomes the patient's responsibility.
- c. For patients with secondary insurance, our office will provide patients with receipts and it is up to the patient to contact their secondary insurance and submit their own claims.
- d. **People's Dental Care does NOT bill the secondary insurance!**

### Benefit Coverages.

There are several services that many insurance plans may not cover. However, patients should understand that just because a service is not covered by their insurance that does not mean that the service is not needed. **Example: Many insurances will not cover fluoride therapy for patients over age 14 (some say age 19). This does not mean that the service is not needed or warranted. Fluoride rinse during cleaning appointments is offered to adults to promote optimal dental health. It is the patients right to deny this service if they so choose to.**

Please understand that PDC will try to assist you as much as possible. If finances are a major concern ask us about our **Citi-Health and CareCredit financing programs.**

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**Patient/Parent Signature**

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**Date**