

## Dental Insurance

Insurance coverage for dental procedures varies tremendously among the many different insurance carriers, just as plans within the same carrier or employer can differ. The variations can affect deductible amounts, patient co-payments, and procedure coverage. At no time will we let any dental insurance coverage dictate your treatment. Whether you have no dental insurance, or some form of dental insurance, our recommendations will be the same.

Our office does not accept any direct insurance payment to us. While we will assist you with insurance paperwork and forms for filing with your company(s) of the treatment you have had completed, you are responsible for payment. Payment plans for extensive dental treatment can be set up for you through an independent financing company, Care Credit, directly with them and then coordinated with my office. I do not finance or handle any payment plans myself, as I am not a financial lending institution, but rather a health care provider.

Dental treatment strictly for cosmetic/esthetic improvement is rarely a covered dental benefit, regardless of the insurance plan you have. Also, dental treatment due to wear of teeth is usually excluded from payment. *The big print giveth, but the small print taketh away!* Also, several of the newer, innovative methods of restoring teeth, replacing missing teeth (dental implants), or regenerating bone or gum tissue may not be covered expenses. This is not because they are experimental procedures, but rather because coverage for them has not yet been allowed or included by your insurance carrier.

**If you have any questions about your treatment goals and your insurance coverage, please feel free to ask us.**