

## DR. WHITEMAN'S OFFICE AND YOUR INSURANCE PLAN

### HOW THEY WORK TOGETHER

Dr. Whiteman and his dental team are pleased that you have insurance benefits to help with the cost of your dental care. We would like to help you obtain the maximum use of these benefits. With this in mind, please read the information on our insurance claims process so we can work together to ensure this benefit.

### DO YOU ACCEPT MY INSURANCE? HOW MUCH WILL THEY PAY?

We currently accept all private insurance plans (plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for services). This means we work with literally thousands of companies. Although we maintain computerized histories of payment by a given company, they do change; therefore it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is, ONLY AN ESTIMATE, if you would like to know your exact insurance benefit we will be happy to file a "pre-treatment estimate" with your insurance company prior to treatment. This does delay treatment but will give you the exact out of pocket figures you may require.

### I THOUGHT I PAID MY PORTION, BUT I GOT A BILL. WHY?

We base the patient portion of your bill on our most current data, but there are many factors that can affect this estimate. There may be a deductible (individual or family) or you may have received treatment in another office prior to joining Dr. Whiteman and Team, which is not calculated in our database. Sometimes you may need to see a specialist for care, which also uses your annual benefit. Insurance companies do not (and cannot in most cases) notify us of changes to your benefits, they only notify you. If these situations apply to you, please let us know when we estimate your treatment plan, so we can adjust accordingly.

### INSURANCE DIDN'T PAY, NOW WHAT?

We bill your insurance company as a courtesy. If insurance does not pay within 90 days, Dr. Whiteman and Team reserves the right to request payment in full for services from you and let you collect the insurance funds that are due to you. This is rare, but it is important that you recognize the insurance you have as a legal contract between YOU and your insurance company. Our office is not, and cannot be a part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

Dr. Whiteman and Team will request payment in full on the first visit and your portion at time of service after a treatment plan is received. We accept Cash, Check, MC, VISA and Discover. We also work with Care Credit. You can apply online at [www.CareCredit.com](http://www.CareCredit.com) or call 1-800-365-8295.

I have read, understand, and accept the terms of the above outlined policies for insurance handling and financial commitments that I may incur as a result of treatment at Dr. Whiteman's office.

Signature \_\_\_\_\_ Date \_\_\_\_\_