

**American Dental Care** does NOT participate with all insurance plans. If you haven't already called your insurance company to verify that Dr. Aicha Lyazidi is participating with your insurance plan and get your benefits, it is important that you do so immediately. There are thousands of insurance plans and the plan you have chosen with your insurance company is a contract BETWEEN YOU (the patient) and that INSURANCE COMPANY. Below is an example of SOME questions which may help you when talking to your insurance company.

Do I have a PPO plan?

Is American Dent al Care and Dr. Aicha Lyazidi in network/participating with my insurance?

What is my yearly/contract maximum?

Do I have a deductible?

What percentage does my insurance cover for preventative, basic and major work?

As a courtesy our office bills to PPO insurance carriers at the time services are provided. Our office policy is to ESTIMATE and PRECOLLECT the amount your insurance tells us you will owe according to your insurance benefits. If your insurance, for example, says you have 90% coverage, we will pre-collect your portion, in this case 10% plus any applicable deductible. We also advise that any major work over \$250 be pre-authorized with your insurance company. This courtesy is at the patient's discretion. Any pre-estimate received from your insurance company is not a guarantee of payment and only gives us a rough estimate of what your co-payment will be for the services rendered. If your insurance does not pay for any services rendered for any reason you will be billed by our office and are responsible for any unpaid balance.

In addition, our staff will call your insurance company in order to obtain a breakdown of your dental benefits. However, this ***is in no way a guarantee of coverage.***

For general dentistry our policy is to accept up to two PPO insurance plans. In this case where the patient has two insurance plans we will bill both insurance companies and after all payments are received from your insurance companies if there is any balance you will be billed. In all instances our office must receive payment from your insurance carrier before we can bill you any remaining balance.

**We do not send monthly statements to our patients. If your insurance company leaves you a balance on services rendered to you, the front desk will tell you the balance due and expect payment in full. You should have already been notified by your insurance that you owe that amount. We do not determine your copay, co-insurance, or deductible amounts that are a contract between you and your insurance. We bill your insurance, they send you and explanation of benefits (EOB) and then they send us the same EOB. After we receive the EOB, we transfer the balance to you, per the instruction on the EOB.**

Our office DOES NOT coordinate payment plans for General Dentistry. All payments are due at the time services are rendered. If you wish to finance your Dental Treatment we would gladly help you to apply for financing through Care Credit and assist you with the application process.

Refunds cannot be made until all Dental related services have been processed and reconciled by your insurance company.

Patient Signature \_\_\_\_\_

Date \_\_\_\_\_

Print Patient Name \_\_\_\_\_