



keith + associates dentistry

IMPORTANT INSURANCE INFORMATION

Understanding your insurance coverage can be quite challenging. Our goal is to assist you in maximizing your insurance. Benefits may vary greatly based on the coverage you have chosen or has been provided to you by your employer. We encourage you to become familiar with your policy benefits, exclusions, deductibles, and copayments.

Our courtesy services to you include:

- Filing your insurance within 24 hours of your visit and requesting payment of your benefits to our office.
- Electronically filing your insurance for short turn around.
- Researching your insurance plan to advise you of benefits available to you.
- Re-filing your insurance claim after 30 and 60 days.

Our expectations of you as the owner of the policy:

- Payment of fees not covered by your plan(s) at the time of service.
- Understanding the insurance policy belongs to you and we have no leverage to obtain payment from your carrier.
- Realizing that dental insurance policies restrict payment for some services, use restricted fee schedules, and exclude some procedures based on prior conditions or lengths of time on the plan. Restrictions are based on the premium paid for the insurance, not on our fees or recommended treatment.
- Taking responsibility for payment if the insurance company does not pay our office within 75 days. At this time, the insured will be responsible for payment to our office for this unpaid claim. We will provide all information necessary for you to file for benefits from your insurance company.
- Keeping our office informed of any changes in your insurance coverage or employment.

By signing the Keith + Associates Health History Form, you are authorizing Keith + Associates Dentistry to release to your insurance company information acquired in the course of your dental care. You authorize benefits to be paid directly to Keith + Associates Dentistry. You understand that you are responsible for any unpaid balance. You also understand that a 40% collection fee will be assessed if your account is turned over to a collection agency.