

## **DENTAL INSURANCE COVERAGE**

For our patients who have dental insurance, we will be happy to submit your claims for services rendered. *Patients are required to know their own benefit coverage. As we deal with literally hundreds of insurance companies, we can not have full knowledge of each carrier's particular benefits, or each patient's terms of plan coverage.*

Although we are contracted providers for some insurance companies, there are many with whom we are not contracted. We will submit your insurance claims for you; however, it is the *patients' responsibility to follow up with their insurance company should any payment issues arise.*

If you are covered under a group policy provided by an employer, the personnel department can provide you with a comprehensive explanation of your benefits and coverage. Almost all insurance companies have a toll free number that can be accessed for any questions regarding your coverage. Whether it is dental, medical, automobile, or life insurance, it is the policy holder's responsibility to know the limits and terms of their coverage; *the policyholder is responsible for all fees incurred.*

Insurance companies determine their reimbursement figures based on dentist charges over a broad geographical area. As we all know, living in La Plata County is more expensive than living in Cortez or Grand Junction. Therefore, in some instances, our fees are higher than insurance maximums. In many instances, they are actually lower than the average. In cases where there are differences, we will **NOT** make any adjustments or write-off balances. Payment at the time of service(s) simplifies this process.

*If you do not have any insurance coverage, payment in full is due at the time of service(s).*

Our policy has always been to help our patients utilize their insurance coverage. ***Under NO circumstances will JUNCTION CREEK FAMILY DENTISTRY/JOHN C. HENING, D.D.S. allow insurance companies to compromise or dictate the level of quality dental care provided to our patients or the fees required to support that level of care.***

We value each and every patient who comes to **JUNCTION CREEK FAMILY DENTISTRY** for dental care. It is important to us that you take an active role in your dental care as well as the financial responsibilities associated with that care. If you have any questions before or after seeing any of our staff as a patient, please do not hesitate to speak with a member of our office staff.