

Magnolia Family Dental

Insurance Agreement

Most importantly, please know our treatment is based on the dental need of the patient, not the insurance company benefits.

1. As a service to our patients, we will do our best to estimate what your insurance company will pay. We will file your claim for you and we will collect your deductible, co-payment and fees for any non-covered services at the time of service. We are not responsible for how your insurance company pays your claim. We cannot possibly know every clause in your dental contract.
2. **As a patient, I am aware that the office of Dr. Roberts is an in-network contracted PPO provider for Assurant and Aetna only.** Initial _____
3. All other insurance is a contract between you, your employer, and the insurance company. We are not a party to that contract in any way. Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select services that they will not cover. Whether your insurance plan pays based on a fee schedule, allowance, or usual and customary, you may receive a statement for the portion your insurance did not cover, even after you paid your co-payment. If your insurance fails to pay their portion within 75 days from the date of service, the entire balance will be due from you. You can then obtain reimbursement from your insurance company.
4. For any account 30 days past due a monthly finance charge will be applied unless prior arrangements have been made
5. Accounts with a balance over 90 days will be sent to an outside collection agency. Any service fee incurred by the agency will be your responsibility

I _____ agree to accept the standard fees of this office despite my insurance benefit agreement. I am aware that there may be a difference in the insurance plan fee and the standard fee.

If you have any questions regarding your insurance coverage, please feel free to ask.

Name (Printed)

Signature

Date

DELTA DENTAL AND BLUE CROSS/BLUE SHIELD PATIENTS: Please be aware that these companies do not send payment to an out of network provider. Therefore full payment of services rendered is expected on the date of your visit.