

How Well Do You know Your Dental Insurance?

Verifying Your Dental Benefits

Our office will verify your dental benefits at your first appointment with us. We get a generalized break-down for each insurance company. Any detailed benefits should be in your plan booklet you receive from your insurance company. Please make sure you know your benefits prior to dental appointments so you are not caught off guard if your insurance does not pay. If you have a change in your insurance please notify the front desk before your dental appointment. Doing this will ensure giving us time to verify your coverage.

Authorizations

A pre-authorization tells us a better estimate of what your insurance will pay. We can send out a pre-authorization to your insurance company which usually takes between 2-4 weeks for them to receive and process. Pre-Authorizations do not mean it is the exact amount your insurance will pay it is just a closer estimate than what our system can provide. All estimates are not a guarantee of payment, benefits shown on a pre-authorization are subject to plan maximums/plan limitations. Benefits may be limited to or unavailable if those maximums/limitations have been exhausted at the time of service.

Waiting Periods

Some Insurance plans will have a waiting period on basic or major work. Usually basic work will consist of fillings, root canals, extractions, and periodontal services. Major work is considered to be crowns, build ups, bridges, partials, dentures, and implants.

A waiting period means you have to wait a certain amount of time from your plans effective date (i.e. 6-12months) in order for your insurance company to pay on any of the above dental services.

Alternate Benefits

An Alternate Benefits is you're your Insurance Company feels that there is a less costly service that can be preformed to treat your tooth. At our office we only do composite restorations, most insurance will give an alternate benefit of an amalgam (silver) filling on molar (back) teeth. That means you as a patient would pay the difference between what the amalgam rate and composite rates are in addition to your normal co-insurance amount. We do many different kinds of crowns here usually containing porcelain material. In most cases insurance companies give you the alternate benefit of a full metal crown, you would be responsible for the difference between a metal crown and the porcelain.