

## **Dental Insurance is really more like “Dental Benefits”**

**Understanding your dental benefits is not easy. There are as many different plans as there are contracts. You or your employer have selected your plan and are ultimately responsible for how your contract is designed.**

Dental insurance isn't really “insurance” (a payment to cover the cost of a loss) at all.

It is a money benefit typically provided by an employer to help their employees pay for routine dental treatment.

It is important to know that each contract will specify what types of procedures are considered for benefits. Even if a procedure is medically and dentally necessary, it may be excluded from your contract. This does not mean that you do not need the procedure. It simply means that your plan will not consider the procedure for payment.

The most common misconception is thinking “my insurance covers this at 100%”. That 100% is what the insurance carrier "allows" as payment toward the procedure, not what your dentist or any other dentist may charge.

We here at Thomas M. Kiefer D.M.D. are not contracted with any insurance plan. We are an “out of network” provider. Every patient at our office is financially responsible for any treatment performed in our office.

As an “out of network” provider, we do not have access to your insurance companies UCR. **Usual, Customary, and Reasonable**- the amount your insurance company determines they allow for payment for services, therefore we collect 100% at the time services are rendered.

As a courtesy to our patients we will submit your claim to your dental insurance company on your behalf with a request payment be reimbursed to you directly. This payment can take anywhere from 15-60 days from the day the claim is received.

Upon request, we will send a pre-treatment estimate so you can know what to expect for reimbursement from your insurance company. This is a claim like form we send to the insurance stating the services, our fee, along with the correct documentation where they determine if they will or will not cover the treatment. Your treatment will be delayed if you choose this option. It will take 15-60 days to receive their response.

Just to be clear. We charge the same fee for the same procedures for all patients whether they have insurance benefits or not.

If you have any questions not addressed by this information feel free to call us @ 305 743-3410 or email to - [marathondental@bellsouth.net](mailto:marathondental@bellsouth.net)