



# Wisener, Cooper & Fergus, DDS

Dentistry for the modern age  
Family • Cosmetic • Reconstruction • Implants

## INSURANCE OVERVIEW & PAYMENT POLICY

Do you have dental insurance? We realize that understanding your benefits can be challenging, especially with the recent changes in most healthcare and insurance plans! When you make an appointment with our office and have dental insurance, we begin with a phone call to your insurance company to ask specific details about your dental plan and obtain a general breakdown of your benefits. Please make sure to provide us with your most up-to-date insurance information and/or dental insurance card, and we will begin the research for you; we are here to help!

### FAQ's

#### ***Does my insurance company guarantee what they will pay?***

There are so many variables with insurance providers (i.e. deductibles, maximums, alternate benefit clauses, waiting periods--just to name a few) that all estimated copayments we calculate as a courtesy to our patients are truly ESTIMATED. We base the quote we give you for your copayment off the information your insurance company gives us. Each conversation with your insurance starts with a disclaimer: "They DO NOT GUARANTEE any information." When we present your Treatment Plan or approximate dental fees, we are giving you our honest estimation of your expected copay amount based on the information they share with us.

#### ***Why do I have a copayment when my insurance states they pay 100% (or 50%, 80%, etc)?***

The percentage your insurance company states they will pay is based off *their* allowed fee rate called a "usual customary rate" (UCR), which may or may not match *our* charges. This UCR is based on factors such as region of the country and cost of living. This can apply even to patients who are seeing an "in-network", or "PPO" provider, depending on the procedure being done.

#### ***Doesn't a "Pre-Approval or Pre-Determination" from my insurance company guarantee payment?***

Unfortunately, no. This is a common misconception. In most cases, a predetermination is not a guarantee of payment, but simply a way to determine if a procedure meets certain criteria for coverage under the patient's dental plan.

#### ***What happens if my insurance doesn't pay as estimated? Do I owe the balance?***

Yes. You are responsible for paying any amount that is not covered by your insurance. On occasion, if a procedure recommended by your Dentist is denied coverage, we can resubmit a claim or "send an appeal" to the insurance on your behalf. Ultimately, however, we will look to you for full payment if we cannot recover the payment from your insurance company.



We take the utmost care to research your individual dental benefits; however, **we cannot guarantee what your insurance company will pay**. We will give you our best estimate of your personal financial responsibility before treatment is begun, and work with you to find a payment option that will fit your budget.

**I HAVE READ AND UNDERSTAND THE INSURANCE & PAYMENT POLICY FOR  
WISENER, COOPER & FERGUS, DDS:**

Patient/Guarantor Signature & Date \_\_\_\_\_