



# Wisener, Cooper & Fergus, DDS

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

## SECONDARY INSURANCE PROTOCOL AND AGREEMENT

If you have secondary insurance (covered by two (2) separate insurance policies), we will file your secondary claims under the following guidelines:

1. We MUST have copies of your primary and secondary insurance cards in order to verify your dual coverage. Many insurance carriers have begun to impose a "Non-Duplication Clause" which means that ONLY the person who is the subscriber (or policy holder) will receive the insurance benefits. Other family members that are considered "covered" will, in reality, not benefit from the secondary policy that has a Non-Duplication Clause in the contract.
2. Primary insurance claims will be filed (a maximum of three times per our Financial Protocol) and payment from the primary carrier must be received prior to filing the secondary claims.
3. Payment from both primary AND secondary insurance carriers MUST be received within 120 days. Any balance remaining on your account (including pending insurance payments), after 120 days, will be considered your full responsibility and DUE UPON RECEIPT of the statement. Failure to remit immediate payment will result in your account being sent to collections.

Please know that our practice strives to provide you with the best dental care as well as efficient filing and follow-up of insurance claims to reduce your out of pocket expense. Although we have had to implement this policy due to an increase of delayed payments and restrictions by several insurance carriers, we are still one of only a few practices in the area willing to process secondary insurance claims.

I have read, and agree to adhere to the Secondary Insurance Protocol:

PATIENT: \_\_\_\_\_

WITNESS: \_\_\_\_\_