

For Our Patients with Dental Insurance

Dear Parent/Guardian:

We have prepared this letter to help you better understand the complexities of dental insurance since we realize how confusing it can be. To begin, we would like to highlight a misconception that dental insurance was designed to pay 100% of dental care. That is not true. Dental insurance was designed to provide assistance in obtaining needed dental treatment and seldom pays 100%. Most contracts have limits and/or various degrees of co-payment.

All levels of payment by insurance companies, including allowed fees, usual and customary (UCR), are governed by the premiums paid. They have nothing to do with the actual charges. Our fees are based upon a combination of our costs, our time, and our constant dedication to supplying our patients with the highest quality of dental care. The treatment recommended by our office is never based on what your child's insurance company will pay. Your treatment will never be governed by the insurance contract; it will be based off of your child's individual needs.

It should also be understood, that the dental insurance contract is between the insurance company and the patient, and that the patient bears the ultimate financial responsibility. We hope this information has been helpful. Please take the time to review your contract thoroughly so we may best serve you.

As always, you may feel free to ask any member of our staff for clarification on services, billing, and insurance.

Sincerely,

Hoosier Pediatric Dental Group Team