

LAWRENCE FAMILY DENTISTRY
3302 Bridges Street, Ste. H
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HOW TO GET THE MOST OUT OF YOUR DENTAL INSURANCE BENEFITS

Your Dental Insurance can be a little difficult to understand. We hope this information will answer some of your questions and concerns.

There are 3 Insurance Coverage Types

- 1) DMO: Dental Maintenance Organization. This type only pays the providers who are on the “list” of approved providers. It offers the lowest of premiums.
- 2) PPO: Preferred Provider Organization. This type generally has a two-tier structure. Tier one (preferred providers) receive the highest benefits. Tier two (non-preferred providers) receive a lower reimbursement rate and the balance is collected from the patient.
- 3) Indemnity: Indemnity plans offer the greatest flexibility and allow the patient to see any licensed dentist. Reimbursement rates are the same no matter whom the patient sees for care. This plan has the highest premium.

You will need your dental insurance card. If you are not the subscriber (policy holder) on the card, we will need the name, address, phone#, date of birth, place of employment and social security number of the person who is the subscriber.

It is always a good idea for you to call or go online to check out your dental eligibility and benefits before your dental visit. You may also have a dental booklet you may refer to. Bring any information you have to your appointment. The “800” number will be on your insurance card. For your convenience, you may use the attached list of questions on the last page of this information when speaking with your representative. Having this information in advance will help your insurance company pay its maximum benefits without delay or denial.

A Better Understanding of Insurance “Estimates”

After we have entered your insurance information into our computer, our system generates an “**estimate**” of what your insurance will pay for your treatment. This can be very confusing when the payment comes back and our estimate is different from the actual amount your insurance pays. Many things effect what your insurance carrier will pay.

For example, some insurance companies pay based on **Reasonable and Customary** or “R ^ C”. Reasonable is taken from our fees and Customary is taken from an average within our zip code.

The “Reasonable” and the “Customary” are averaged and **the insurance company decides on an allowable amount for the service we have performed for you.**

What does this mean to you? This means the “free” cleaning your policy provides may not actually be totally free. Usually, if there is a difference, it will only be a few dollars out of pocket for the patient. You are, however, responsible for the balance.

If your policy states it will pay 80% on a filling, we ask you for the 20% at the time the treatment is done. **Your insurance company may allow less than what we charged** for your filling as their “Reasonable and Customary” amount. They may also deduct any yearly deductible amount your policy has. When this happens, you receive a bill from us asking for the balance owed after the insurance has paid. Be sure and call us if you any questions about a bill.

Dr. Lawrence is a participating (Preferred) provider with Blue Cross/Blue Shield of NC, Blue Cross/Blue Shield Grid Plus Program, Blue Cross/Blue Shield Federal/Blue Dental, Delta Dental and United Concordia. Our office does **not** accept Medicaid or Health Choice.

It is **very important** for you to take the initiative to call your insurance company and speak with your customer service representative to get all the details of your policy. We file hundreds of different insurances daily and unfortunately do not have specifics on each and every policy. Where time allows we will call your insurance provider as a courtesy to you.

Questions to ask your Dental Insurance Carrier (See number on back of card):

1. Effective Date _____
2. Date the policy benefits renew _____
3. Deductible? Amount _____ Remaining ded. _____
4. Maximum Benefits _____
5. What is my coverage for Preventative _____%, Basic _____%,
Major _____%
6. **Are there any waiting periods?** _____
7. How much do I have left in Benefits this year? _____

Insurance Representative’s name _____

(Please bring this questionnaire with you to your appointment. Thanks.)