



Dr Rautio and your Dental Insurance plan-- How they work together

The staff at Dr Rautio's is pleased that you have insurance benefits to help with the cost of your dental care. We would like to help you obtain maximum use of these benefits. With this in mind, please read the information on our insurance claims process so we can work together to ensure this benefit.

DO YOU ACCEPT MY INSURANCE? HOW MUCH WILL THEY PAY?

We currently accept all private care insurance plans (plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for services). This means we work with literally thousands of companies. Although we maintain computerized histories of payments by a given company, they do change, therefore it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is, **ONLY AN ESTIMATE**, if you would like to know your exact insurance benefit we will be happy to file a "pre-treatment authorization" with your insurance company prior to treatment. This does delay treatment but will give you the exact out of pocket figures you may require.

I THOUGHT I PAID MY PORTION, BUT I STILL GOT A BILL. WHY?

We base the patient portion of your bill on the most current data, but there are many factors that can affect this estimate. There may be a deductible (individual or family) or you may have received treatment in another office prior to joining Dr Rautio's office which is not calculated into our database. Sometimes you may need to see a specialist for care, which also uses your annual benefit. Insurance companies do not (and cannot in most cases) notify us of changes to your benefits, they only notify you. If these situations apply to you, please let us know when we estimate your treatment plan, so we can adjust accordingly.

INSURANCE DIDN'T PAY, NOW WHAT?

We bill your insurance as a courtesy. If insurance does not pay within 90 days, We reserve the right to request payment in full for services from you and let you collect the insurance funds that are due to you. This is rare, but it is important that you recognize the insurance you have is a legal contract between YOU and your insurance company. Our office is not, and cannot be a part of the legal contract. Ultimately, you are responsible for all charges incurred in our office.

FINANCIAL OPTIONS

We request payment in full for your portion at the time of service. We accept Mastercard, VISA and Discover. If you are in need of an extended finance option, we also work with American General Finance, who offers a six month 'same as cash' or longer terms with an interest bearing revolving charge designed to meet your treatment plan needs. Just ask a member of my staff for an application.

We welcome you to our family and look forward to helping you get the healthy, beautiful smile you've always wanted. If there is anything we can do to make your visits here more pleasant, please don't hesitate to ask one of my staff members

I have read, understand, and accept the terms of the above outlined policies for insurance handling and financial commitments that I may incur as a result of dental treatment.

Signature _____

Date _____