

ADVANCE ORAL AND MAXILLOFACIAL SURGERY

STEVEN A. SAXE D.M.D.

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Please bring your Picture Identification, insurance information and forms as provided by your referring doctor or employer. Our insurance coordinator and billing specialist are trained to complete and submit your forms. Your financial obligations will be discussed fully and confidentially prior to rendering any treatment. Any fees not covered by insurance are expected to be paid at the time services are rendered. For your convenience Visa, Master Card, Discover, Cash and Personal Checks are accepted. In addition, we participate with numerous insurance companies including: HPN, Sierra Health, Nevada Pacific Dental, Pacific Care, Diversified Dental, Managed Care Consultants, Safeguard, Aetna, Signature, Humana and Medicare. Dr. Saxe can be a provider under both medical and dental insurance, but coverage may depend on what the procedure falls under, however, please keep in mind that Dr. Saxe may be a provider under the Dental insurance and not the Medical insurance of the same name or vice versa.

If you would like more information regarding your insurance or cannot find the answers you need on this page, please contact the office via email (insurance@nvjawdoc.com) or phone (702)258-0085.

Your dental insurance benefits are based upon a contract between only your employer and the insurance company--not Dr. Saxe. The amount of coverage is determined by the type of plan your employer has purchased for you. It is most effective for you to contact your employer or insurance company directly with concerns or complaints regarding those benefits. Most insurance plans (if not all) have not increased the yearly limit of their coverage since the inception of dental insurance 40 years ago. Approximately \$1,000 to \$2,000. Your premiums have increased, but your benefits have not even kept pace with inflation. Please keep in mind that your insurance plan, or benefits are not designed to pay all charges, but simply provides some "benefit" or assistance to you.

We believe it is important to keep in mind that although an insurance company may state that their plan provides "100%" or "80%" coverage for certain services, they do not specify the fee they allow for these services or other actual limitations. Your insurance company may explain to you that our fees are higher than "usual and customary". These "usual and customary" fees are kept secret, have usually not been updated in many years, and are not the same fees charged in our or in other offices (recent legal settlements between the American Dental Association / American Medical Association and various insurance companies has shed light on this common practice.

We are proud that our fees reflect the time that we spend with each patient as well as the overall quality of care and service that we provide in our practice. Plans that describe benefits in terms of percentages, for example, 100 percent for preventive care or 80 percent for restorative care, are generally Usual, Customary and Reasonable (UCR) plans. The administrators of UCR plans set what the plan considers to be a "customary fee" for each procedure. If Dr. Saxe's fee exceeds this customary fee, your benefit will be based on a percentage of the customary fee instead of Dr. Saxe's fee.

Exceeding the plan's customary fee, however, does not mean that Dr. Saxe has overcharged for the procedure. Your plan pays a set percentage of Dr. Saxe's fee or the plan administrator's "reasonable" or "customary" fee limit, whichever is less. These limits are the result of a contract between your employer and the third-party payer. Although these limits are called "customary," they may or may not accurately reflect the fees that Las Vegas Oral and Maxillofacial Surgeons charge. There is wide fluctuation and lack of government regulation on how a plan determines the "customary" fee level.

Lastly, because of the ever changing medical insurance environment, deductible amounts and associated fees, which are ever increasing, may make you responsible for most, if not all of the fees incurred at Dr. Saxe's office.