



WILBUR FAMILY DENTISTRY
DANIEL B. FENN, D.D.S.

Financial Policy

The following information is provided to (1) help you understand the financing options that are available to help you pay for your necessary dental treatment, (2) help you understand your responsibilities and the information that we need from you to bill your dental insurance, and (3) to help answer some frequently asked questions.

Insurance Account:

As a courtesy, our office will assist you in maximizing your dental benefits from insurance companies by submitting insurance claims for treatment rendered. **We unable to make any warranty or guarantee about whether any particular claim will be paid by the dental insurance company.** Insurance companies have their own internal criteria for accepting or rejecting claims which are not always consistent with accepted diagnostic standards, clinical findings, medical necessity, the professional opinions of the treating dentist, or "common sense."

Insurance companies use the term "usual and customary" when setting fee limitations on services. This term suggests, but in reality does not typically reflect, the "average fees charged by doctors in the community. Please be aware that some insurances will pay a claim percentage based on their own definition of "usual and customary fees" and not on our actual charges.

We use all available published information from your insurance company to provide an estimate of your expected insurance coverage, but this is not a guarantee of payment.

Ultimately, you are responsible for the full cost of any dental treatment rendered if your insurance does not pay.

1. If your insurance company has not made payment within 90 days of billings, the balance will become the responsibility of the patient.
2. We will keep your signature on file to use on dental insurance claims as evidence of your authorizing us to receive payment from dental insurance companies for services rendered.

Patient Signature: _____

Date: _____