



The Cowboy Dentists

Pediatric Dentistry

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WE CARE FOR CHILDREN
WE TREAT TEETH

Financial Information Policy and Affordable Care Act Update January 1, 2015

Due to the new changes, variation, and restrictions associated with the Affordable Care Act (Obama Care)

As a benefit to our patients, we file your dental insurance claims electronically on your behalf. We are familiar with many insurance plans but they can change without our knowledge. Our updated computer program does not have the capacity to identify your insurance benefits. Please be familiar with your insurance benefits, deductibles, and limitations. Insurance benefits are a contract between the policyholder and the employer. The amount of insurance coverage depends on the cost of the plan purchased by the employer, not the fees set by our practice.

In order for our office to submit insurance claims, please provide our office with the current insurance card containing the proper member information, group ID, and updated parent and policyholder contact information. Some companies require social security number and policyholder date of birth.

Our office is "out-of-network" with all insurance plans, however many insurance plans will pay our office directly. Please ensure that your policy will "accept assignment of benefits to out-of-network dentists" in order for your insurance to pay our office. We bill the policyholder for any unpaid balance after insurance has paid our office.

Other insurance companies will reimburse the policyholder but not pay our office. On the day payment has been made to our office by the parent or policyholder, we will submit the insurance claim for policyholder reimbursement. Please ensure that your plan has "an out of network benefit to allow for policyholder assignment of benefits" so that the insurance can make payment to the policyholder. If the insurance plan does not provide this benefit they will not repay the policyholder and will require the patient to see a dentist of the insurance company's choice in order to use dental benefits.

Payment for dental care is requested at the time treatment is rendered for families without dental insurance or for families whose insurance will not pay our office. For insurance plans that pay us, we bill the policyholder for any unpaid balance after insurance has paid our office.

You are responsible for all incurred treatment charges. We accept cash, checks, credit cards (VISA, MasterCard, and Discover).

Authorization

1. I authorize Stephen D. Miller, DDS, Ltd to release any information concerning my child to my insurance company.
2. I have read and accept the above Financial Information Policy, understand it and agree to the terms set forth regarding payment.

Signature of Parent or Legal Guardian

Print Parent Name

Date

Patient Name: _____ D.O.B.: _____