



# Virginia Dental Solutions

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Dear Patient:

We have prepared this letter to help you better understand the complexities of dental insurance as we realize how confusing it can be. We would like to highlight a misconception that dental insurance pays for all dental care. It is not designed that way. Most contracts have yearly maximum dollar amounts as well as varying degrees of copayments.

All levels of payment by insurance companies, including allowed fees which are usual and customary (UCR), are governed by the premiums paid. They have nothing to do with the actual charges. Our fees are based upon a combination of our costs, our time, and our constant dedication to supplying our patients with the highest quality dental care. The treatment recommended by our office is never based on what your insurance company will pay. Your treatment should not be governed by your particular dental insurance contract. The insurance contract is between the insurance company and the patient, who bears the ultimate financial responsibility.

Please be aware that we will ask for your estimated copayment at the desk upon checkout. This is an approximate figure based on typical industry standards, for co-payments. It is not an absolute amount, but represents our best attempt to estimate what your insurance may cover and what you will owe out of pocket. We will file your claim to insurance and then bill you if there is a further amount due. As noted above, every plan is different and has its individual limitations, deductibles, frequency limits and other specific stipulations.

If you have a substantial treatment plan, we may prepare a Financial Agreement form, and ask you to sign it in advance of treatment. This allows us to review the treatment cost with you, and let you know what estimated co-payment that will be requested at the time of treatment as well as offer you options for breaking up the co-payment if it is substantial. In addition, we have two forms of patient financing for your out-of-pocket expenses. Our insurance coordinator is always happy to pre-authorize larger treatment plans.

We hope this information is helpful. Please take the time to review your insurance benefits. If you need any clarification on services, billing or insurance please contact our billing department. We look forward to our continued relationship and providing optimal dental care.

Sincerely,

The Doctors of Virginia Dental Solutions

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