

**PLEASE READ AND INITIAL THIS ENTIRE FORM**

As a courtesy to our patients we bill Dental insurance for services at our office.

\_\_\_\_\_ Insurance is an agreement between you and your insurance company. Our Oral surgery office is not a party to that contract. As such, we can make no guarantee of estimated coverage or payment. We DO NOT have access to negotiated and contracted fees specific to our group plan. Fees are established between the insurance carrier and the company or person purchasing the plan.

\_\_\_\_\_ PPOs (Preferred Provider Organizations) are like HMOs in that they have a network of dentists with whom they have a signed contract. Patients may choose a Surgeon on the PPO list, or choose a Surgeon outside the "network". Because an "in network" PPO surgeon accepts a payment fee schedule, the patient's out of pocket expenses may be higher if you choose to go to a surgeon not associated with the particular network. An out of network surgeon is under no obligation to accept the PPO fees. The difference may be minimal or large.

\_\_\_\_\_ A pre-determination of benefits can be sent on your behalf and per your request prior to beginning treatment. Please note that it will take 4 weeks to receive a response from insurance that determines an estimated calculation of benefits.

\_\_\_\_\_ All HMO's are considered out of network. We cannot bill HMO plans for services rendered at this office.

\_\_\_\_\_ **Estimated patient portion is collected in full the same day treatment is rendered.**

It is important for you to have a copy of your policy and some understanding of it. This document is our attempt to avoid any financial misunderstandings. In the end you are responsible for anything your insurance company does not cover for any reason.

Please complete the information below and present the most current Dental insurance card for this account. Failure to present accurate and current information may result in claim denial due to timely filing policies set by your insurance.

Policy Holder's Name \_\_\_\_\_ Policy holder's Date of Birth \_\_\_\_\_

Relationship to Patient \_\_\_\_\_ Social Security or ID Number \_\_\_\_\_

Claim Billing Address \_\_\_\_\_

Customer Service Phone Number \_\_\_\_\_ Policy/Group Number \_\_\_\_\_

I have read, and understand the Dr. Daniel Cullum Insurance/Financial policy.

Patients or representative signature \_\_\_\_\_ Date \_\_\_\_\_