

Dear Patient,

We have prepared this notice to help you better understand the complexities of dental insurance; we realize how confusing it can be. To begin, we would like to highlight a misconception that dental insurance is designed to pay for all dental care. Most contracts have limits and/or various degrees of co-payment. For insurance plans that we are contracted with, we are obligated to collect your full co-payment. Any other discounts are a violation of the contract and therefore will not be provided. We are also required to bill you based on your insurance's fee schedule which serves as a significant discount to you.

All levels of payment by insurance companies, including allowed fees and usual and customary (UCR) are governed by the premiums paid. Our fees are based upon a combination of our costs, our time, and our constant dedication to supply our patients with the highest quality of surgical 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 insurance contract.

However it should be understood, that the dental insurance contract is between the insurance company and the patient, who bears the ultimate financial responsibility.

We hope this information has been helpful. Please take the time to review your contract thoroughly so we may best serve you. As always, you may feel free to ask any member of our staff for clarification on services, billing, and insurance.

Sincerely,

Castle Rock Oral and Facial Surgery  
Dr. Kristopher Hart and Staff

