

## Please read carefully

### Very Important

#### Insurance Policy for Dr. John Harrell

- Dr. Harrell is **out of network** with ALL insurance companies **EXCEPT Cigna Total DPPO**
- Your insurance policy is a contract between you & your insurance company and is only meant to help you with the dental cost: it is NOT a pay-all
- The % the insurance states they will pay is based on THEIR FEE, NOT OUR FEE
- Dr. Harrell is not responsible for what your insurance does not pay
- Our office will file your claim as a courtesy and we will inquire about certain benefits on your behalf; **however it is impossible for us to know every detail of your plan**
- First & foremost, Dr. Harrell's main goal is to help you take care of your teeth & gums. Therefore he makes recommendations based on what your needs are as an individual vs. what your insurance plan covers
- Your insurance plan has a maximum that they will pay for a calendar year or benefit period. This is the most your plan will pay for that year. Remember that you may have used some benefits with your general dentist or other dental specialist
- Some dental services are not covered by all insurance plans
- We will collect an **estimated portion** when you arrive for your procedure. **THIS IS ONLY AN ESTIMATE.** A billing statement will be sent to you for any unpaid balance by insurance.
- We are happy to file a PTE (Pre-treatment Authorization) on your behalf to get a better idea of how your plan pays. This can take up to 5 weeks for a response and is still **NOT A GUARANTEE**
- If your insurance co. takes more than 60 days to pay your claim, we must collect payment in full from you within 10 days of notification

I have read & understand the above policy & agree to abide by its content.

Signed \_\_\_\_\_ Date \_\_\_\_\_