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Insurance Explanation and Office Policy Regarding Insurances

We will submit almost all insurances and Dr. Koszelak is a participating provider of the following insurance carriers:

1. DENTAL PAY PLUS
2. INDEPENDENT HEALTH
3. DELTA DENTAL
4. CONNECTION DENTAL NETWORK AND AFFILIATES

Below is a brief summary of how most insurance plans work; there are hundreds of plans and types of coverage. We would be glad to help you as much as we can to determine your coverage before treatment starts. To know the details of every plan would be impossible, we would advise you to contact the human resources department where you are employed to obtain a benefits book. The benefits book will contain information and phone numbers that will help you with any questions you may have. You can either contact the insurance company, or bring the benefits book to our office for review.

Most dental insurances allow you to assign benefits directly to the provider. We gladly accept assignment of benefits with the understanding that any unpaid balances, deductibles, or denied claims are the responsibility of the patient.

Several plans do not allow assignment of benefits to the provider. (GHI for example). All this usually means is that the patient will receive the check instead of the provider. In such cases we would expect payment at time of service (this office accepts VISA/Master Card and personal checks). Upon payment, we will give you a receipt for payment of services rendered and a filled out insurance form which you can mail to your provider for reimbursement.

Some plans may make you believe that you have to go to a provider on the list in order to receive your benefits. There are very few carriers where this is true. For the most part, you can choose to use a provider not on their list. Sometimes, but not always, you may have a slightly smaller out of pocket expense if you use a provider on the list. If you have any questions, ask the front desk or contact the office.

Any information given regarding an individual's insurance coverage is merely an aid to help the patient understand their coverage as we see it. The doctor and/or office staff is not responsible for any misinformation.

I have read the above information and understand its content.

Signed:

Date:
