



Little Smiles of Orange County Insurance Policy

It is our pleasure to assist you in maximizing your insurance benefit by completing your claim forms. Our office utilizes the highest technology and transmits your claims and any attachments via electronic services. As a courtesy, in addition to filing your claim, we will initially ask for your *estimated co-payment*. Please understand that this is only an estimate based upon the information available to us. Once your carrier has paid the claim, any remaining balance is your responsibility.

If your insurance company postpones payment for more than 90 days, we ask that you make the remaining payment while we work together to get the insurance company to pay the obligated amount.

Usual and Customary Rates

Our practice is committed to providing the best treatment for our patients and we charge what is usual and customary for our area. All insurance companies are not the same in what they consider to be usual and customary fees. You are responsible for payment regardless of any insurance company's arbitrary determination of usual and customary rates. We recommend that you take the time to read over your policy and contact your carrier if you have any questions regarding your coverage.

Regarding Indemnity Insurance

Little Smiles of Orange County will process any insurance claims as a courtesy to our patients. We, however, cannot guarantee that your insurance will pay the "estimated" figure. The balance is your responsibility whether the insurance company pays or not. Therefore, the entire balance on an account remains always the sole responsibility of the patient. Your insurance policy is a contract between you and your insurance company. We are not party to that contract. Please be aware that some, and perhaps all, of the services provided may be non-covered services and not considered reasonable and necessary under your dental insurance policy.

Regarding Insurance Plans Where we are Participating as a Provider

All co-pays and deductibles are due at the time of treatment. In the event that your insurance coverage changes to a plan where we are not participating as a provider, refer to above paragraph.

Denial, Delay or Negligence

Little Smiles of Orange County is not responsible if your insurance company denies, delays, or is negligent with its estimated co-payments. When delayed, we will extend the reimbursement period up to thirty (30) days from the date of service. This time period will not be extended to patients who provide us with the incorrect insurance information, fail to keep the information current or fail to fill out the necessary forms which their insurance company may request in a timely manner.

Authorization

I hereby authorize Little Smiles of Orange County to affix my name to any and all claims or documents as related to any and all health benefits due me and my dependents through my current employer.

I hereby authorize the payment of dental benefits otherwise payable to me, directly to Little Smiles of Orange County. A photocopy of this document may act as the original.

Thank you for understanding the Little Smiles of Orange County Insurance Policy. Please let us know if you have any questions or concerns. I have read and agree to the Little Smiles of Orange County Insurance Policy.

Print Name

Signature

Date

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