

## **Electronic Claim Submissions**

Electronic Claim Submission is used routinely in our office. The insurance carriers and the Canadian Dental Association, to provide better service when you visit our office, have developed this service jointly. Most insurance companies are participating but not all policies have been converted at this time.

In the past, our computer printed a Standard Insurance Claim form. It was then your responsibility to complete and mail it to your insurance company for processing. Typically, after a few weeks, you received a cheque, along with a statement called an "Explanation of Benefits" (or EOB), which explained the portion covered by your dental plan.

Today, as a participant in **Electronic Claim Submission**, your experience will be slightly different.

### **What do you need to provide Dr. McGregor?**

We will need the name of your insurance company, the policy holder's name and date of birth, the policy number, the certificate or ID number and the division number if applicable. That's all.

### **How does it work?**

Our computer will automatically send the claim to your insurance company after your appointment. Instead of an insurance form, you will receive an "Acknowledgement" form before you leave. In some cases it will verify your claim has been received, but as more insurance companies update their systems they will supply an "Explanation of Benefits" or (EOB). This EOB will verify the exact payment you will receive under your plan.

### **What advantages do you receive?**

There is no form to take home or sign, no cost to you, nothing to put in the mail and even better, your claim is processed much faster, which means you receive payment sooner.

### **What else can this do for me?**

If you are considering additional dental procedures, our office can submit a "Pre-Determination" for you while you are in the office. After consideration a reply is mailed to you from the insurance company. There is no commitment on your part. This just allows you to see what portion of the treatment will be covered if you wish to proceed.

### **Is the Electronic Claim Submission a secure document?**

It is as secure as using your credit card, if not more so. Submissions travel over secure telephone lines and the only paper trail is the acknowledgement form that you will be given.

### **Could we submit a claim without your knowledge?**

No! Every time a claim is submitted you receive notification.

### **How can I sign up?**

Simply complete the form included and return it to our office. If your insurance company and policy are set up for "**Electronic Claim Submission**", it will begin immediately.