

To our Valued Patients

We are pleased to provide the following information to you regarding insurance plans.

As you may be aware, there are literally thousands of insurance plans available. They all have varying degrees of coverage, for example they may reimburse you for services rendered based on an old or redundant fee guide. If your coverage states you have 100% coverage based on the 200X Ontario Fee Guide, **that means that they will only pay 100% of what was allowable in 200X**, regardless of what the current recommended fee guide is.

In addition to this, they may place restrictions or have certain procedures excluded from coverage. Every year there are many new and updated procedures added to the guide. If your carrier follows an outdated Fee Guide, these new codes are not recognized and may not be considered for payment. ***This does not mean however, that you do not need or require this treatment.***

The insurance companies also do not care if you attend other offices, let us say a specialist for emergency or other treatment needs. If you have a yearly maximum and you have visited other offices, we have no way of knowing this information and you may find that all or a large portion of your treatment with us will not be reimbursed to you. You can understand how these factors multiplied by hundreds of patients can cause a lot of confusion for everyone.

We are pleased that you may have insurance to help pay for necessary treatment and we are happy to work with you to answer any questions that you may have. We will also provide a pre-determination or estimate for your treatment that you may send to your insurance company in order that you may know what is covered and what is your responsibility. However, we want you to know that our treatment plan for you is based on careful diagnosis and evaluation of your particular needs and is in **no way influenced** by what your insurance may or may not cover.

If your necessary treatment is not covered for whatever reason, we will try to find an alternate course of action, but that is not always possible. We do offer various payment options that we will discuss with you at that point should it become necessary.

We are always here to respond to any and all of your dental inquiries for you and your family. We would like to thank you for the confidence that you have shown in us by your patronage and kind referrals of family and friends.