

**Steven D. Cohen D.M.D., P.C.**

**57 Codjer Lane**

**Sudbury, MA 01776**

**(978) 443-3992**

**STEVEN D COHEN D.M.D. AND YOUR INSURANCE PLAN – HOW WE WORK TOGETHER**

The staff at Dr. Cohen's dental office is pleased that you have insurance benefits to help with the cost of your dental care. We would like to help you obtain the maximum use of these benefits. With this in mind, please read the information on our insurance claims process so that we can work together to ensure this benefit.

**DO YOU ACCEPT INSURANCE? HOW MUCH WILL THEY PAY?**

We currently accept all private care insurance plans (plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for services) and two HMO's, Delta Premiere USA, & Blue Cross Blue Shield Dental. This means that we work with literally thousands of companies. Although we can maintain histories of payment by a given company, they do change. Therefore it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is ONLY AN ESTIMATE. If you would like to know your exact insurance benefit, we will be happy to file a "pre-treatment authorization" with your insurance company prior to treatment. This does delay treatment, but will give you the exact out of pocket figures you may require.

**I THOUGHT I PAID MY PORTION BUT GOT A BILL, WHY?**

We base the patient portion of your bill on our most current data, but there are many factors that can affect this estimate. There may be a deductible (individual or family) or you may have received treatment in another office prior to joining Dr.Cohen's dental family which is not calculated into our database. Sometimes you may need to see a specialist for care, which also reduces your annual benefit. Insurance companies do not (and can not in most cases) notify us of changes to your benefits, they can only notify you. If these situations apply to you, please let us know when we estimate your treatment plan so we may adjust accordingly.

**INSURANCE DIDN'T PAY, NOW WHAT?**

We will bill your insurance as a courtesy. If insurance does not pay within 60 days, then Dr. Cohen reserves the right to request payment in full for services from you and lets you collect the insurance funds that are due to you. This is rare but it is important that you recognize that the insurance you have is a legal contract between YOU and your insurance company. Our office is not and cannot be part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

**FINANCIAL OPTIONS**

We accept MasterCard and Visa. If you are in need of an extended finance option, we also work with Capital One Healthcare Finance who offers both interest free and interest bearing loans to meet your treatment plan needs.

We welcome you to our family and look forward to helping you get the healthy, beautiful smile you've always wanted. If there is anything we can do to make your visits here more pleasant, please don't hesitate to ask!

*I have read, understand and accept the terms of the above outlined policies for insurance handling and financial commitments that I may incur as a result of treatment from Steven Cohen, D.M.D., P.C.*

Signed \_\_\_\_\_