



— Iron Horse —
PEDIATRIC DENTISTRY

IMPORTANT INFO FOR PATIENTS

WITH DELTA DENTAL INSURANCE

We accept Delta Dental PPO Insurance as an “out of network” provider. We will help you maximize your benefit BUT there are some important things that you should know as it relates to our office. In an attempt to force providers like me to contract “in-network” and agree to a 50% reduction in reimbursement fees, Delta Dental has chosen to be the only insurance that sends insurance benefit checks directly to YOU (the subscriber) instead of our office. Here is how the process works with every other insurance compared to Delta:

EVERY OTHER INSURANCE (Not Including Delta)

- ✓ A treatment plan is generated showing our full fee, the estimated portion to be covered by your insurance benefit, and the remainder is a co-pay due at the time of service
- ✓ As a courtesy on your behalf, our office mails the insurance claim to the insurance company
- ✓ The insurance company sends us the benefit check within 2-3 weeks of receiving the claim
- ✓ Any over/underpayment is addressed by issuing a refund or mailing a statement showing any amount still to be collected the following week

EXAMPLE

Full Fee.....	\$400
Estimated insurance.....	\$340
Copay.....	\$60
Amount due at time of service.....	\$60
Insurance will mail our office your insurance benefit....	\$340

DELTA DENTAL®

- ✗ A treatment plan is generated showing our full fee, the estimated portion to be covered by your Delta Dental benefit, but Delta forces us to collect the full fee from you at the time of service because they send you the check instead of us
- ✓ As a courtesy on your behalf, our office mails the insurance claim to the insurance company
- ✗ Delta Dental sends the insurance benefit check directly to YOU written in YOUR name.

EXAMPLE

Full Fee.....	\$400
Estimated insurance.....	\$340
Copay amount due at time of service.....	\$400
Delta will mail you the benefit check within 3 weeks	\$340

*Paying in full at the time of service is the best solution that causes the least amount of confusion

**If paying in full at the time of service is not realistic for you then we have an alternative solution that allows you to delay payment for 1 month by which time you should have received your Delta benefit check

(more on reverse side) ➔

We are committed to being transparent with our families in every aspect of our practice and that includes billing and insurance. If you have any further questions or would like to have anything in this document clarified, then please ask any our team members and they will be happy to help

Sincerely, Dr. Hazel Soliman

Signature _____ Date _____

By signing above, you have read and understand my financial responsibilities in regards to the use of Delta PPO Dental Insurance at Iron Horse Pediatric Dentistry