NOVATO CHILDREN'S DENTISTRY

Patrice Espinosa DDS & Ella Saeed DDS

Let's Talk about Insurance....

We are a private practice pediatric dental office that can submit insurance claims to all PPO dental Insurance plans. We are unable to submit insurance claims for HMO Insurance plans.

We are OUT-OF-NETWORK with all PPO insurance plans.

It is your responsibility, always, to understand your insurance benefits and coverage. If you would like to know the EXPLANATION OF BENEFITS or an ESTIMATION OF COST (i.e. your out-of-pocket copay) you must make a request. Again, your ESTIMATION OF COST is not automatically provided to you, you must request for us to obtain that information from your insurance as that information is not automatically available to us in our system.

If you are requesting information about your insurance coverage, please allow 2 weeks before your child's appointment. We need to contact your insurance company to receive this information and depending on the insurance company it can take two weeks or more for a response.

Let's say you need to know your co-pay on the day of your child's appointment, but we are unable to get you that information the same day based on your insurance companies' response time. Therefore, you decide to cancel your child's appointment until you know your co-pay beforehand. Please be aware that you will be charged a $100 late cancellation fee because you did not request that information in time and we are losing that time slot to provide care for another child in need.

Any dental service completed that is not covered by insurance is the financial responsibility of the parent to be paid in full. No discounts are provided if your insurance does not cover any or all the fees submitted.

We are happy to provide payment plans of up to three months if there is a financial hardship. Payment Plans are by timely request only (i.e. prior to your account being over 30 days late) and the financial party must follow the office "payment plan" policy or you forfeit the ability to qualify for an in-house payment plan again.

Any accounts not paid within 90 days will automatically be sent to a collection's agency.

This information is written in detail so that we are transparent about Insurance, how we work with your plan, and how we manage your account balance post dental services completed. Please ask any questions that you may have if you need further clarification.

Name

_____

Signature_____ Date _____