

Insurance and Payment Explanation

We welcome you as our patient! We would like to take this opportunity to explain the benefits of dental insurance as we know it.

Our office is a “fee for service” dental practice. This means that at the time of service the patient pays the “estimated” portion based on your dental insurance’s verification of benefits.

As a courtesy, our office contacts each and every patient’s insurance company to get a basic breakdown of your insurance benefits to best help you in planning for your dental treatment. This estimate is not a guarantee of payment or coverage by your insurance company.

Most dental insurance companies cover a percentage of your total cost for dental services. However, most insurance companies will only pay the percentage of their own determined cost of a procedure, regardless of the billed amount or the “usual and customary” cost for a procedure in our area. This usually leaves a difference between your “estimated” responsibility (due at the time of service) and your actual responsibility. We are limited by what your insurance company is actually able to tell us. This difference is then billed to you after all outstanding claims have been processed and paid. Account balances are due upon receipt of the statement.

We appreciate your understanding of the limitations we are provided by your insurance company. Our goal is to give you the best quality care and services that you deserve. We are always happy to request a pre-determination for any dental treatment from your insurance company.

If you have any questions about the above explanations, or have further questions, please don’t hesitate to ask. We will do our best to make your payments as “painless” as Dr. Bowman’s dental treatment!

Thank you so much for choosing Dr. Bowman and his team to take care of all of your dental needs!