

# The Art of Dental Wellness

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KERRI HILL, DDS

Dear Patient:

We have prepared this letter to help you better understand the complexities of dental insurance; we realize how confusing it can be. To begin, we would like to highlight a misconception-dental insurance was not designed to pay for all dental care. It is the patient's responsibility to know their contracts have time limits, exclusions, annual benefits maximums, and or various degrees of co-payment.

All levels of payment by insurance companies, include allowed fees, usual and customary (UCR), are governed by premiums paid. They have nothing to do with the actual charges. Our fees are based upon a combination of our costs, our time, and our constant dedication to supplying our patients with the highest quality dental care. The treatment recommended by our office is never based on what your insurance company will pay; our treatment should not be governed by your insurance contract.

However, it should be understood, that the dental contract is between the insurance company and the patient, whom bears the ultimate financial responsibility.

We hope this information has been helpful. Please the time to review your contract thoroughly so we may best serve you. As always, you may free to ask anu member of our staff for clarification on services, billing, and insurance.

Sincerely,

Kerri M. Hill D.D.S.

I, the undersigned, understand that full payment is due at time of service. Furthermore, I certify that I (or my dependent) have insurance coverage with [REDACTED], and all insurance benefits will be assigned directly to me, if any. I understand that I am financially responsible for all charges, whether or not paid by insurance. I hereby authorize the doctor to release all information necessary to secure the payment of benefits.

Signed: \_\_\_\_\_

Dated: \_\_\_\_ / \_\_\_\_ / \_\_\_\_