

PAYMENT POLICY

For medical services, such as TMJ and Sleep Disorders, our practice in most cases does not participate with medical insurance companies for payment of claims. However, we realize that patients who have elected to participate in TMJ therapy and/or Sleep Disorders Dentistry need our assistance in obtaining this coverage. We will make every attempt to assure successful insurance claim submission for our patients.

We do participate with Traditional Medicare DME medical insurance for Sleep Disorders only. If your Traditional Medicare or Medicare replacement advantage plans, however, do not cover your oral appliance due to your obstructive sleep apnea because of the 5 year DME frequency limit or the information furnished by you does not substantiate the need for this level of service, then you would be responsible for the full fee of the appliance. We will do everything in our power to obtain coverage for you if you are CPAP (DME item) intolerant and if you have provided us with all the necessary documentation that Medicare requires to cover this service.

Several payment options, including cash, checks, credit cards and other financing resources, are available. Our office will discuss these options in further detail at the first visit. If we do not participate with your insurance company, we do not use the assignment of benefits line on the insurance claim form and therefore, we will direct the insurance company to mail any payments to the insured. On occasion, the insurance company may send payment to our office regardless of the assignment. In this event, should there be any outstanding charges existing on the account, the entire insurance payment will be applied first to that balance due. If the account ends up having a credit balance, a check will be issued to the insured.

To help expedite the insurance process and ensure payment of claims, we often prepare a comprehensive report of findings for our patients. This report is a compilation of all tests, screenings, questionnaires, and results which is several pages long and is prepared at no charge. It outlines the "medically necessary" therapy and will be enclosed with the claim form to the insurance company. If requested, the patient may receive copies of everything our office sends to the insurance company.

In order for us to help with the insurance process, please bring the following to the next appointment:

1. Medical and dental insurance card(s).
2. Benefit book or copies of pages from the medical and dental benefit book as they relate to exclusions or limitations of TMJ and/or Sleep Disorders.

Many medical insurance companies cover TMJ and Sleep Disorders. We will notify your insurance company in advance for purposes of determining what information is required for payment of treatment. The patient or guardian will need to contact the insurance carrier directly to determine the status of any claims as insurance companies will not share that information with a non-participating provider.

Patient Name (printed)

Patient Signature

Date

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