

Northwest Oral & Facial Surgery Office Policy Regarding Insurance Coverage

In recent years, changes in the insurance industry have made it increasingly difficult for our office to monitor individual insurance coverage. The growth of managed care plans, in particular, has created an environment where we are often not familiar with the terms of coverage, or even sure which plans we are participating with. This occurs when one insurance company merges with another or one Preferred Provider Plan leases, or rents, their panel of providers to another.

While our office will make an effort to insure we are providers on your plan, or that we comply with any pre-approval or special requirements on your plan, **you are responsible in the end for verifying these items.** We recommend that all patients call their insurance company before having any procedures performed in order to simplify claims payment down the road.

This office files insurance claims as a courtesy to our patients. We will honor any contractual relationships we have with insurance companies regarding reimbursement levels. However, we do not adjust our fees, beyond what is contractually required, to accommodate individual insurance company fee schedules. These schedules vary widely from company to company, and even within the same company between different employers. On an annual basis, we compare our fees to national averages for similar procedures and reset our fees accordingly.

Additionally, insurance companies vary in the time required to process a claim. While we will assist our patients in expediting their claims, **your charges with our office are ultimately your responsibility.** If your insurance company has not processed your claim within 90 days, we will bill you directly for our services. Again, we will continue to assist you in seeking reimbursement from your insurance company, but require that our bill be paid.

SIGNATURE _____

DATE _____