



UNDERSTANDING YOUR INSURANCE

WE ARE A NON-ASSIGNMENT DENTAL PRACTICE

- **Non-Assignment** means that you must pay your bill in full at the end of the appointment, and then your insurance plan will reimburse you directly.
- We will submit your claim to your insurance company for you so there is nothing to do on your part.
- We will pre-authorize treatments for you so you can better understand what your insurance plan will cover. This may take over 2 weeks depending on your plan.
- Please contact your insurance provider if you have specific questions about your plan.
- Additional fees will apply for unusual time spent in processing claims or reviewing your coverage with you; please do take the initiative to confirm your coverage.

RECEIVING YOUR REIMBURSEMENT

- There is no cost difference to you at a "non-assignment" office like ours, in comparison to one that receives the reimbursement from the insurance provider ("assignment").
- Please contact your insurance provider to set up the fastest way for you to receive your reimbursement. Direct deposit can be as fast as 1 or 2 days.
- If you have questions about your reimbursement, please contact your insurance provider. Insurance companies have been requesting that the plan holder contact them due to patient privacy concerns.

WHY ARE WE NON-ASSIGNMENT?

- Insurance providers have simplified the reimbursement process for plan holders, but have made it increasingly difficult for us to receive their reimbursements.
- Some insurance companies are charging us fees to receive reimbursement cheques.
- We are better able to protect your personal information.
- Accounting is clearer for both the patient and the office.
- As a small office, we are better able to care for you if we dedicate our time to YOU and not your insurance company. Processing insurance cheques takes hours every day.

**The BC Dental Association has excellent information regarding dental insurance.
Please visit: <http://www.yourdentalhealth.ca/faq/dental-plans>
to read more.**