

Stephen T. Parker, DMD
Blake T. Parker, DMD

3411 Johnson Street
Hollywood, Florida
954-983-5450

**Parker Dentistry Facial Rejuvenation and Wellness
Insurance Benefits and Policies**

We accept and file most insurance policies as a courtesy to our patients. We try to familiarize ourselves with all aspects of your dental plan, but we currently deal with more than 500 separate dental plans. Not all plans are equal as a result of what your employer has negotiated and is willing to pay.

Any treatment plan outline that we present will only provide you with an ESTIMATE and NOT a guarantee of benefits. Even when we call the insurance company or submit a written pre-estimate, the insurance company qualifies each estimate with the preface, "this is not a guarantee of benefits until we actually receive the claim and process it." This means that even though they give us a pre-authorization, they often and repeatedly change the benefits and do not pay what they quoted. We see insurance companies change procedures to a lower reimbursed procedure like white fillings to silver memory fillings, porcelain crowns to full metal crowns, and fixed bridges to removable partial dentures, just to name a few. This is frustrating on both your end and ours.

INITIAL _____

We do pre-estimate many of the more extensive procedures such as crowns, bridges, implants, and larger cases, but do not normally pre-estimate routine procedures such as fillings, cleanings or x-rays as it takes 4-8 weeks to get back a pre-estimate. Often, emergency procedures such as root canal therapy or crowns for broken teeth that cannot wait 4-8 weeks to start, we have to ESTIMATE what your insurance will pay so treatment can be promptly started, and therefore cannot guarantee the quoted amount.

INITIAL _____

We are in-network with most PPO plans and agree to their fee schedule. The plans we are out-of-network with is due to their unrealistic fee schedule or that they have proven to be too difficult to work with. In those cases, you can still receive treatment at our office, but you will be responsible for the difference in fees.

INITIAL _____

To allow us to continue providing this service for our patients, we ask that any deductibles and co-pays be paid at the time of treatment. If there are any balances at the end of the treatment, you will be sent a statement. If your insurance ends up paying more than we originally estimated, you will receive a refund. We hope this helps better explain and clarify the insurance benefits and policies, and that you realize that we work very hard to estimate your coverage. We strive to help you take full advantage of your benefits.