



James M. Finley, D.M.D., M.S.
DIPLOMATE OF THE AMERICAN BOARD OF PERIODONTOLOGY
111 Rue Fontaine • Lafayette, LA 70508
PHONE (337) 233.0440 • FAX (337) 993-9711
finleyperio.com

DENTAL INSURANCE & HOW IT WORKS

Our main objective is to help you keep your teeth for a lifetime. We provide the most expert treatment available at fees which reflect our level of care and expertise.

As a courtesy to you, we will assist you in filing for your insurance benefits. To avoid any confusion, please be aware of the following facts:

1. NO INSURANCE COMPANY WILL PAY FOR ALL OF YOUR PERIODONTAL TREATMENT. YOU MAY BE FORTUNATE ENOUGH TO RECEIVE SOME FINANCIAL ASSISTANCE FROM YOUR INSURANCE COMPANY.
2. Some dental insurance companies will not pay for periodontal treatment, and very few medical policies cover this service.
3. Each insurance company will pay different amounts depending upon the policy you chose or your employer chose to buy for you.
4. Your insurance company may try to confuse you by claiming fees or procedures are not “customary”. This is their method of saying they will not pay beyond arbitrary limits set in your policy. For instance, your insurance policy may state that it covers 80% of “reasonable and customary” fees. This does not mean you will receive 80% of your doctor’s fees. This statement means you will receive 80% of an arbitrary amount set by your insurance company so that they continue to make a profit.
5. Our office will be happy to file for a PRETREATMENT ESTIMATE so that your insurance company will tell you before surgery approximately what they will pay for the necessary treatment. However, since it is your policy, you are likely to get paid by an insurance company twice as fast as this office. Therefore, as a courtesy to you, we are happy to file or assist you in the filing of your insurance benefits but request that payment be made for services rendered through one of the methods offered.
6. This office cannot make a totally accurate estimate of the insurance benefits to be paid for you, since it does not have access to all insurance company records. There may be a difference in the estimate you receive and what is actually paid.
7. We know questions will arise concerning insurance matters. We encourage you to discuss any questions with our staff. We hope you get some assistance from your insurance company, but remember your insurance contract is between you and your company.