



Heather J Brown, DDS Family Dentistry

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PAYMENT INFORMATION

Payment is expected at the time treatment is completed. Payment can be made by cash, check or credit card. If you have dental insurance we will contact your insurance company for details of your coverage and will file the insurance claim. You will need to pay the portion of the fees that we estimate will not be covered by your insurance. Please understand that this is an estimate; your insurance company will make a final determination of what is, or is not, covered by your policy. You are responsible for any fees not covered by your insurance.

Many insurance plans are “free choice” plans allowing you to freely choose your dentist. “Preferred Provider” (PPO) and “Managed Care” insurance plans prefer or require that you see a listed, in-network, affiliated dentist in order to obtain full insurance coverage. Our dental practice is not “in-network” or “listed” with any managed care or PPO insurance plan. Affiliation with a PPO or Managed Care program requires that we agree to service a large volume of patients, limit treatment options, and otherwise approach dental care like factory automation. The fact that we are not affiliated with any PPO or Managed Care dental plan does not automatically mean your insurance company won’t reimburse all or part of your dental fees. Please check with your insurance company! Our

fees do not change whether you have, or do not have, dental insurance.

We strongly encourage you to check with your insurance company or benefit administrator at work and become knowledgeable about your dental insurance. Please keep in mind two points:

- 1) Dental insurance is very limited and usually does not cover everything. Annual dental insurance policy benefits, usually \$1,000 or \$1,500 maximum per year, have not changed in many years despite increasing costs.
- 2) Insurance companies are not interested in your oral health; they are not health professionals. Today it seems that insurance companies place little value on quality of care while focusing their attention on profits.

The mission of our entire staff is to provide the very best gentle, personal dentistry for adults and children.

The quality of care we provide is exemplified by the knowledge and experience of our staff, our office cleanliness and sterilization procedures, and our equipment and diagnostic technology.