## **Insurance/Financial Agreement**

We recognize the important role dental benefits play in improving access to dental care however; we feel that there is no regulation as to how insurance companies determine reimbursement levels, resulting in wide fluctuation. In addition, insurance companies are not required to disclose how they determine these levels. We felt that this added much confusion and delay in this process which ultimately can damage the doctor/patient relationship. The importance of this relationship is paramount, and performing quality dentistry requires that it be protected. Therefore, Dr. Ebert does not diagnose, render treatment, or establish fees accordingly to any insurance table of allowances. Office fees are based on the care, skill and judgment of the professionals delivering the services, and by the costs of operating a dental office dedicated to excellence.

If it is possible to complete your dental treatment in stages without compromising the result of your health, then we will make every effort to maximize your dental insurance benefit.

Dental insurance is a wonderful employee benefit. If you are in need of dental services and fortunate enough to have a dental plan, then it is to your advantage to utilize it to its maximum potential. Our office staff is knowledgeable about the operation of the most dental plans and will help you by providing the paperwork you will need to file your claim. However, the responsibility for payment remains solely with you, the patient. Insured patients are expected to resolve their fees as services are rendered.

We offer the use of MasterCard and Visa to assist you in financing your investment in your dental health. If you have questions or would like more information about this subject, please ask.

Sign Date	
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Office Copy

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Patient Copy