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**INFORMED CONSENT FOR DENTAL INSURANCE**

We will be happy to take an assignment of your dental insurance benefits in order to help facilitate the payment of the Root Canal Fee. There are however SOME VERY IMPORTANT POINTS that you must be aware of.

1. Our fee is based on what this Endodontics office feels is necessary to provide the excellent care to our patients. The fee is the SAME for patients with or without insurance.
2. Dental Insurance companies have dentists that are In Network. These dentists have agreed to accept the fee that the insurance company dictates. This fee can and does vary from different insurance companies. Dentists that are NOT In Network are not bound to the negotiated fee with the dental insurance companies.
3. There are only Four Specialty Trained Endodontists in Corpus Christi. Doctors Anthony, King, Cutbirth and Bonner. None of these endodontists are In Network and/or providers for the dental plans. If your insurance company states there are Endodontist that are "in network" they are wrong. These "in network" dentist are NOT specialty trained. They are general dentist that do some Root Canals.
4. Different insurance companies have different methods in determining what they will pay for a specific procedure. They usually base their "fee" determination on what they call their UCR (Usual and Customary Region). This UCR becomes what they "will allow" as the fee. Ten different insurance companies may have ten different UCR's. For example, our RCT fee is \$1,200 the UCR determined by the insurance company may be 700...900...1200...1400. This office has no way of knowing what YOUR insurance companies UCR is because they won't tell us. This becomes very important as we try to "Estimate" what your insurance company will pay. If the policy states it will pay 80% the question is 80% of WHAT. Our estimates are based on our fee. If the insurance company fee is lower that will affect the estimate.
5. The most important point for you as the owner of the dental insurance benefits is that this office can only give you our BEST ESTIMATE based on our fee. We encourage you to contact your company for their best estimate.

The mission of this office is to provide you with the best endodontic care available. Dental insurance can be confusing and we hope this helps clarify some important points.

Most importantly your dental insurance is a contract between you and your insurance company. We have no control whatever on the decisions they make. Our office will be happy to assist you in any way we can. Please don't hesitate to ask.

I, \_\_\_\_\_ have read this notice and fully understand my dental benefits is a contract between me and my dental insurance company. In accepting assignment of benefits South Texas Endodontics is not responsible for the amount of monies paid by the insurance company.

X \_\_\_\_\_  
Name

X \_\_\_\_\_  
Date