

James D. Spalenka, D.D.S.
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Insurance and Patient Financial Responsibility

Dear Patient,

This office is a PPO Provider for MetLife, Delta and Cigna.

Dr. Spalenka, as a courtesy to his patients will file your insurance claims for you. Please understand that your insurance is an agreement between you and your insurance carrier. Dr. Spalenka has no say in how an insurance claim is paid. This office will do it's best to give you an **ESTIMATE** on what we except from your insurance company, but ultimately your insurance company makes that decision.

It is your responsibility to know what type of coverage you have and any limitations there may be. There are many different policy's and coverage amounts. We will do our best to find out what type of coverage you have, but please understand that any time we call an insurance company to verify benefits we are told that anything they tell us is "not a guarantee of coverage" or even what they tell us "may or may not apply to your policy".

Due to the length of time most insurance companies now take to pay claims, a lot of dental offices are now requiring payment in full from the patient on the day of service. The insurance company then reimburses the patient. We are not to that point yet, but **patient co-pay amounts are due at the time of service.** We will give you an **ESTIMATE** of what we believe your co-payment will be for the service provided. If you require financial assistance, we have assistance through CareCredit. Dr. Spalenka will not do any type of personal financing through his office. Any balances that are not paid within 30 days after your insurance pays their portion will be assessed a monthly finance fee.

I have read and understand the above statement.

Signature: _____ Date: _____