The Life of a Dental Claim

A claim is a note we send to your insurance. It asks them to help pay for your visit. Here is the trip it takes.

Whose turn is it? Your turn · Our turn · Insurance's turn (waiting)

1. We check your plan

OUR TURN

Give us your insurance at least 5 business days before your visit. We call your insurance, check your plan, and give you our best estimate of the cost of treatment we expect to happen

2. You visit us

YOUR TURN

We care for your teeth. You pay at your visit for services actually completed.
(Flip the page to see what you pay.)

3. We send the claim

OUR TURN

We tell your insurance what we did. We add supporting info such as x-rays and notes when they are needed. We send it quickly.

4. Insurance checks it

INSURANCE'S TURN

They read your plan rules. They pick their own price, called UCR. This part can take a long time (average time 2-4 weeks).

5. Uh-oh! It comes back

INSURANCE'S TURN

Sometimes insurance says no. Sometimes they ask for more information, even ones we already sent.

6. We don't give up

OUR TURN

We call them. We send what they ask for. If we think they got it wrong, we ask them to look again.

7. Insurance pays

INSURANCE'S TURN

They send money to us, or sometimes to you, with a paper called an EOB (Explanation of Benefits). **Got a check and EOB? Please send us the EOB!**

8. Two insurances?

INSURANCE'S TURN

Since we can't submit both at once, the 2nd plan waits until the 1st plan is all done so that we can submit the claim for #2. **If your 1st plan send you your EOB, you MUST send it to us to submit to insurance #2!**

9. All done!

OUR TURN

We check every number. If money is left over for you, we give it back. If you still owe, we let you know.

GOOD TO KNOW

Why Your Bill Can Change

Our estimate is our best guess, but insurance has the final say. Here is why numbers can change.

Insurance picks its own price

This is called UCR (Usual, Customary, and Reasonable). If this is less than our fee, you pay the gap.



They don't tell us everything

We call insurance before your visit and ask lots of questions. But insurance often shares only part of your plan. Surprise rules can pop up later, like how often something is covered, or paying only for a cheaper choice.

Insurance can say no

They may pay less, say no, or send the claim back for more papers. Your plan's yearly limit can also run out.

Keep this in mind if multiple treatments are happening around the same time, regardless of office!

What you pay at your visit

We are an Unrestricted Provider. That means we have no contracts with any insurance.

Full fee: if insurance pays you, or if we got your insurance less than 5 business days before your visit and cannot properly check.

Your estimated share: if insurance pays us.

Did insurance mail YOU a check? Please send us the EOB (the paper that came with it). We need it to finish your claim and give back any money we may owe you.

Your appointment deposit

1. You pay a deposit to save your spot for your initial visit
2. It stays on your account as a credit. It can pay for any part you owe.
3. When your claim is all done, anything left comes back to you.

Refunds and balances

We can only settle up after all claims are done. Insurance decides how long that takes.

Sooner: one insurance, no problems.

Later: sent back, slow to pay, and/or two insurances.

Still owe a balance? We will let you know.

Our promise to you

We work hard to get you the most from your plan. We check your plan before your visit, send claims quickly, follow up, and don't give up when insurance says no. We keep you in the loop.

Questions? Call Us: (617) 945-1974 I Email Us: hello@sweetspotdental.com

Estimates are not a promise of payment. Your insurance company decides what it pays.