

Insurance Billing & Out-of-Network Benefits

As a courtesy to our patients, we will bill both your medical and dental insurance companies. As specialists, certain visits and/or procedures are considered “dental” whereas other procedures may be considered “medical”. NVOMS does not participate in all insurances. It is ultimately ***your*** responsibility to contact your medical and dental insurance carriers to make sure we are “in network” and/or if you have “Out-of-Network” benefits for both your medical and dental insurance plans. If we are out-of-network and you do not have out-of-network benefits, you will be responsible for the total cost of the procedure at the time of service.

Insurance is confusing for everyone, not only our patients. In order to help are patients have a better understanding of their out of pocket cost, see the following:

Co-pay: A fixed amount you pay at the time of your visit. It is typically set by your insurance plan and can vary depending on the type of provider you see. It is often higher with specialist.

Co-insurance: A percentage of the cost of your care that you are responsible for after meeting your deductible. Ex: your co-insurance is 20%, you will pay 20% of the covered services and your insurance carrier would pay 80%.

Deductible: Amount you must pay out-of-pocket before your insurances begins to cover your medical expenses. Once your deductible is met, you will generally pay less for care but co-insurance may apply.

Forms of Payment Taken in Our Office

Payment is due on the day of service. We accept the following major credits: MasterCard, Visa, and Discover; we also accept personal checks and cash. We do not offer payment plans.

Dental Insurance

Please keep in mind that at NVOMS there is a consultation fee. We will submit the consultation to your insurance for consideration. If you have two dental exams/cleanings with your general dentist (or have had a consult with another dental provider), you may have exceeded the number of allowable exams per year according to your policy. NVOMS will submit a pre-treatment estimate to your dental insurance company, and it typically takes 4 to 6 weeks for processing and review. After that, it will be available on your dental insurance company’s member portal for your review. Many dental insurances are primary over the medical insurance for impacted teeth. Many companies require waiting periods and have “missing tooth clauses” that may affect your coverage for procedures related to dental implants. Please contact your dental insurance company for any details regarding your benefits and what may or may not be covered.

If You Have Multiple Insurances or If Your Insurances Have Changed:

If you have ***multiple*** medical and dental insurance plans, ***you must provide all of the medical and dental insurance information.*** There is a common misunderstanding that you, the patient, may choose which

insurance plans you may use but this is not the case. The insurance companies will not process any claims unless all insurance information and plans are fully disclosed.

If you have recent changes to your medical or dental coverage, you must notify NVOMS immediately. These changes may effect whether or not your insurance will continue to cover your procedures. If a claim is not paid because all of the insurance information has not been provided or updated, you will be responsible for the entire cost of the procedures rendered.

Need for A Medical Insurance Referral

NVOMS is an oral surgery office, which is a specialist under medical insurance. If your medical insurance carrier requires an insurance referral to see a specialist, it is your responsibility to contact your primary care provider to request it prior to your appointment. Some examples of services that may require a medical insurance referral include but are not limited to: biopsy, consults, wisdom teeth, and temporomandibular disorders. It may be emailed

(info@neponsetvalleyoms.com) or faxed to NVOMS at 508-660-0134. Failure to have your medical insurance referral placed prior to your appointment may result in your insurance not paying for the services rendered. If this occurs, you will be responsible for the payment balance for those services. Your medical provider **cannot** issue retroactive referrals. A medical insurance referral is not a guarantee of payment.

Payment is subject to eligibility on date of service, plan benefits, limitations, exclusions, pre-existing condition limitations, and patient liability under the plan.

Socket Bone Grafting for Dental Implant Site Preparation

If you are considering having an implant in the future and at the time of your extraction bone is noted to be deficient, a socket bone graft may be recommended. Socket bone grafting helps to increase bony healing and regeneration. If socket bone grafting is required in preparation of the site for an implant, there is an additional charge. The socket bone graft is **NOT** covered by most insurances and you would be responsible for the total cost of this procedure is required the day of the procedure. **Despite socket grafting, sometimes more extensive grafting may still be required in order to regenerate enough bone for a dental implant. In this case, you would be notified of the cost for additional grafting procedures.**

Dental Implants

If you are considering an implant, you will need a consultation and a pre-operative panoramic x-ray. A pre-treatment estimate will be submitted to your dental insurance to determine if your insurance carrier will cover these charges. The pre-operative panoramic x-ray (panorex) is necessary for your insurance to determine if they will cover the implant, also, the surgeons use the panorex for implant selection and planning. **Your insurance may not cover the cost of the consultation and pre-operative panoramic x-ray. If this is the case, you will be responsible for the cost of the consultation and the panoramic x-ray.**

Our Implant Replacement Policy

Similar to artificial joint replacements and other implantable medical devices, dental implants are also considered medical/dental devices. Implants replace lost teeth, congenitally missing teeth or support dental prostheses. We strive to place implants into strong and healthy bone but even so, there is no way to predict the longevity of an implant (like other medical devices). Most implants, however, are 95% successful after long-term use.

While the oral cavity is very accommodating and generally highly successful for dental implantation, it is still considered a “clean but contaminated” environment. As such, there are biological, mechanical and infectious factors that can lead to failures. Many factors such as your bite (occlusion) and dental hygiene are beyond our control.

If an implant fails within one year of placement, we will replace the implant at no charge. This includes the removal of the implant and bone grafting for a replacement implant.

Appointment Cancellations

If you cannot make it to your appointment and have to reschedule, please contact our office at least 24 hours prior to your scheduled appointment. Appointments are in high demand and this is a courtesy to our staff but also to other patients who are waiting for appointments.