



Robert R. Smith, DDS
Lily H. Ghafouri, DMD, MS
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DENTAL INSURANCE & FINANCIAL POLICY DISCLOSURE

Full Payment for all dental services provided in our office is the responsibility of the patient or patient's parent or guardian. If you have a dental insurance plan, we will offer you an *estimate* of what your specific plan may contribute to your payment, but we do not guarantee the accuracy of the estimate. We provide estimates only as a service to help you gauge your share of the cost of care for your child. Please understand that all insurance plans are not equal. Among the different insurance plans and even within the same company, there are considerable differences in rates and allowances and we can only estimate your plan's contribution from tables of allowances provided and we only have tables on file on the insurance companies we are in network with. We have no way of knowing what the allowable fees are for companies with whom we are not contracted.

We submit insurance electronically at the end of the day. It is your responsibility to keep your insurance and personal information current in our files. Your estimated portion will be calculated by the computer and you will be responsible to pay that amount the day of service. *We bill your insurance as a courtesy and you are responsible for any difference in fees.*

PAYMENT IS DUE THE DAY THE SERVICES ARE RENDERED. WE ACCEPT VISA, MC, DISCOVER AND AMERICAN EXPRESS AS WELL AS CASH AND CHECKS. CHECKS ARE NOT ACCEPTED FOR COSMETIC WORK. IF YOU HAVE INSURANCE AND IT DOES NOT PAY THE EXPECTED AMOUNT YOUR PORTION IS DUE WITHIN 30 DAYS. ACCOUNTS OVER 60 DAYS WILL BE CHARGED A \$35 LATE FEE AND ANYTHING OVER 120 DAYS WILL BE TURNED OVER TO COLLECTION.

Thank you!

Robert R. Smith DDS
Lily H. Ghafouri, DMD, MS

I, _____ understand that my insurance plan may contribute a portion of the payments due to Dr. Smith and/or Dr. Ghafouri and that this portion may differ from the computer estimate. Insurance companies do not guarantee the estimates given on the phone. If you have concerns about what your insurance will pay, please request a pretreatment estimate before treatment is done. This usually takes from 2-3 weeks by electronic filing.

We are IN Network with these PPO's: Delta Dental Premier, CIGNA, Ameritus, United Concordia, Guardian, GHEA Connection Dental, & Blue Cross Dental Blue PPO 100, 200 & 300. We are listed under Pediatric Specialists, not under their general dentists. There are many insurance companies that process claims through a 3rd party call Dentmax that we are in network with, so if you have any questions, please call your insurance company.

We are OUT of Network with all other PPO's, including but not limited to Met Life, Blue Cross, Aetna PPO, Blue Shield, Delta DPO other PPO's that allow you to choose your own dentist. We do not accept any HMO plans. **Most PPO's pay a reasonable portion and you can get a copy of what they pay in and out of network on line or from your human resource department or on line at your insurance company's website! We will bill your insurance as a courtesy and you are responsible for any difference in fees.**