



Dental Insurance Alert

Do you have children that are covered under your dental insurance? Understanding dental and medical health insurance is a challenging task. There are new changes however, that we want you to be aware of related to your dental insurance benefits if you have children covered under your policy that are effected by new legislation.

Currently it is the responsibility of the insured to inform and keep up to date the student status for your children who are eligible for coverage because they may have fulltime student status. We have recently been notified that under the new healthcare reform bill, the Patient Protection and Affordable Care Act (PPACA), most dental insurance carriers, unlike most medical coverage, are now requesting that the subscriber of the insurance plan notify the insurance carrier that they want to have continued dental insurance coverage for any eligible child/children up to age 26. If you have children who are eligible please check with your insurance carrier for the specifics of your plan. We will gladly continue to help you submit claims as we have in the past however it is our understanding that this is not going to be made retroactive and could cause non-payment of claims if you have not notified the insurance carrier prior to your child being seen. If we can be of further assistance please fee free to call our office.

Use it or Lose It!

Most Dental Insurance benefits and Healthcare Flexible Spending Accounts do not roll over from year to year. In most situations, any unused benefits available for 2010 are lost. If you are due for your dental checkup, or are aware of other dental treatment that needs attention, it would be disappointing to lose these benefits. Although new benefits may renew in 2011, so may the potential for additional needs develop with delayed attention. Our practice is committed to the prevention of dental disease, and regular cleanings and timely exams are essential in this effort.

If you have questions about the status for your remaining dental benefits or want to set up an appointment, please call our office at your earliest convenience. The year is running short!

Sincerely,

Scott Finlay, DDS, FAGD, FAACD