

COURTESY ASSIGNMENT SERVICE

We'd like to welcome you to our Courtesy Assignment Service and to explain how this service is offered in our office. Assignment is the term used when an insurance company pays the dentist directly, rather than the patient. It is a very simple idea which can become very complex.

Many insurance plans do not cover 100% of the Current Ontario Dental Association Fee Guide. Some plans cover a lower percentage, whereas others cover 100% of another years fee guide. In these cases you are responsible for paying the differences that result from the inadequacies in your insurance. Sometimes, insurance companies will lose your form and will require a second one. In these cases, we need to have you sign a second form. This must be done quickly as not to exceed the claim dead line set out by the insurance company. Otherwise you will be responsible for the full balance. Ultimately you are responsible for payment of all services that your insurance company does not pay.

An insurance company can decide at any time, that it will not be involved in assignment. Also, if your company changes insurance providers, the new insurance may not participate in assignment programs. You will then be reimbursed by your insurance company about the same time as you get your monthly credit card statement.

We offer assignment as a special service, to make your life easier, when permitted by your insurance provider.