

Insurance Policy – Sleepy Smile Dental

We understand that navigating dental insurance can be complex, and our goal is to make the process as smooth and transparent as possible.

1. Accepted Insurance Plans

We work with most major dental insurance providers and are proud to accept:

- **Private PPO & HMO dental plans**
- **State Medicaid & CHIP**
- **Employer-sponsored group plans**

If you are unsure whether we accept your plan, please contact our office—we're happy to verify benefits on your behalf.

2. Insurance Verification & Estimates

Prior to your appointment, we will:

- Verify your insurance eligibility and coverage
- Provide a cost estimate based on the planned treatment and your benefits
- Help obtain pre-authorizations where required (especially for treatments under general anesthesia)

Please note that final coverage decisions are made by your insurance carrier and may vary.

3. Out-of-Network & Self-Pay Options

If we are not in-network with your insurance plan:

- We can still provide treatment and assist with submitting claims for reimbursement
- You will be responsible for any difference between our fees and what your insurance covers
- We offer **competitive self-pay rates** and **custom payment plans** to ensure affordability

4. Billing & Payment Terms

We are committed to transparency in billing. A detailed treatment plan, including expected insurance coverage and patient responsibility, will be provided in advance.

- Co-payments and non-covered services are due at the time of service
- We accept all major credit/debit cards, CareCredit, HSA/FSA accounts, and offer interest-free payment plans for qualifying families
- Monthly billing statements are provided for ongoing treatments

5. Coverage for General Anesthesia

Many insurance plans require prior authorization for general anesthesia. Our insurance specialists will:

- Work with your provider to obtain required approvals
- Submit all clinical documentation and justification on your behalf
- Explain any costs not covered by your plan