

AFFORDABLE CARE ACT INSURANCE INFORMATION

With the recent changes to Medical Insurance with the "Affordable Care Act", also known as "Obamacare"; we've noticed some major changes with Dental Insurance.

Northpark Dental Associates is not contracted with any insurance companies and cannot guarantee any types of benefits associated with the new changes.

We just do not know what is happening with the ACA and what types of benefits they are providing for Dental. We have found that it is not as good as traditional insurance and the benefits have been lower than anticipated. It is a government issued and government run program so we are not having the greatest expectations for any coverage.

If you signed up for an individual plan please understand that we will not guarantee any type of benefits and that we will only know what they will cover once the claim has been submitted and paid.

If you pay your premiums per month you will need to provide receipts of payment to guarantee your active coverage.

You will need to supply us with a breakdown of benefits, as given to you, to estimate out of pocket costs for any treatment you may need.

You must understand that the coverage is lower and paid according to their own set fee schedule which means they will only cover a reduced amount and not necessarily the percentage that they have quoted.

Please sign below:

I understand that I have an individual plan and Northpark Dental Associates cannot guarantee any coverage and/or benefits through such. I understand that if insurance does not cover the estimated amounts that I have 30 days to pay the balance remaining, if any. I also understand that I will be responsible for supplying any needed information to Northpark Dental Associates to help process my claim.

Signature

Date