



Memo to Our Valued Patients,

Since June 2020, we no longer receive insurance payments on our patients' behalf (except for patients on Ministry coverage) as our receptionists take on more tasks on top of managing patients and maintaining the clinic amidst the COVID-19 crisis. Handling insurance payments is quite a time-consuming administrative process. By having the insurance pay our patients, it will greatly simplify payment transactions and free up about 20-25% of our receptionists' time so they can concentrate on patient screening, management, and clinic disinfection, ensuring the environment is safe for everyone.

**What does this mean for our patients?**

- We will still process and submit the claim to your insurance for you (so there is nothing you need to do)
- But the insurance company will now reimburse you instead of reimbursing us
- Therefore, the cost of the treatments completed will need to be paid in full at the time of service
- If you have direct deposit set up, many insurance companies will deposit the payment into your bank account within 24-48 hours, otherwise, it might take 1-2 weeks for a cheque to arrive in the mail.
- We want to emphasize that your coverage stays the same so you will not be paying any more than you normally would
- If you are experiencing any financial hardships, please reach out to us to discuss options

**What has not changed?**

- We will continue to follow the provincial fee schedule as we always have
- We will continue to predetermine insurance estimates for major dental treatments. Predetermination for basic procedures such as hygiene, fillings and extractions will be sent upon request.
- We will be available to help you troubleshoot insurance claims if there are any issues
- We will continue to accept ministry payments if you are on disability or social assistance so there is no change if this applies to you.

We do apologize if this change may cause some inconveniences, but we hope you can understand the current situation we are in. We greatly appreciate your cooperation. If you have any questions or concerns, please do not hesitate to reach out to us

Coast Dental Team