Give us a call or email us!

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**DENTAL INSURANCE ASSIGNMENT**

Assignment of benefits is a covered person’s consent to authorize payment of benefits directly to a dentist.

Many dental insurance companies with networks have an automatic assignment of benefits, so the covered person only pays any applicable deductible, co-insurance and/or charges for non-covered services at the time of treatment. Then the insurance company will pay the dentist directly for covered services.

Dentists that are not in these networks may ask the patient to sign an assignment of benefits, which allows the insurance company to make payments for covered services directly to the dentist.

It is important that you know an assignment does not guarantee payment, nor does it guarantee payment in full. You may be balance billed.

Balance Billed, sometimes called surprised billing, is a dental or medical bill from a healthcare provider billing a payment for the difference between the total cost of services being charged and the amount insurance pays.

A patient may revoke an assignment by providing the revocation in writing.

If a dentist receives payment from both the covered person and the insurance company, which results in an overpayment; the dentist shall reimburse the covered person, less any applicable co-payments, deductibles, or coinsurance amounts, within 45 days.

**Am I required to sign an assignments of benefits form?**

No, you are not required to sign the form. The dental of office is required to provide notice to you that the assignment of benefits is optional, and that additional payments may be required if the assigned benefits are not sufficient to pay for received services.

**House Bill 4061**

The Health Benefit Plan Network Access and Adequacy Act requires a health insurer to maintain a network of health care providers for its insureds. This will ensure the network has appropriate types of providers for all covered services without unreasonable travel or delay.

The legislation also requires the honoring of an assignment of certain benefits in dental care insurance programs.