



## PATIENT INFORMATION SHEET

Only your dental surgeon can establish a treatment plan to fit your specific case.

# Private insurance

Some private insurance companies take care of the difference between the reimbursement from Social Security and the real cost of the treatment. But their conditions are both complex and varying. Some explanation:

## 1 Private insurances reimbursements

Your practitioner's recommendations are made in your best medical interest and not in the financial interest of private companies, which goal is to minimize their reimbursement rate. Their conditions generally mimic those (obsolete) of the Social Security system. Some companies try to compensate these injustices with special conditions, adapted to the specifics of the situation.

## 2 Your dental surgeon remains your dental expert

Your private insurance is a product sold by an insurance company. Therefore, this company has no competence for giving any advice about the treatment plan your practitioner only is qualified to assess after his/her personalized diagnosis. Your dental surgeon is not ethically and legally entitled to adapt his/her diagnosis and treatment plan to the reimbursement conditions of any insurance company, even a mutual benefit society.

## 3 An agreement between you and your dental surgeon

Your dental surgeon will give you a detailed quote for your treatment that will include the amount of the Social Security reimbursement. Send this quote to your private insurance company, asking for a written statement of the amount they will reimburse. Once you have received this agreement, go back to your practitioner in order to decide together of the best way to go on with your treatment, taking all elements into consideration: medical, aesthetic and financial...