

Dental Insurance Policy

Effective July 2017

To provide the best service to our patients, we are participating providers with many dental insurance plans. We are currently in-network with:

- Altus
- Blue Cross Blue Shield of MA - Dental Blue Indemnity plan only
- Delta Dental (all states) - PPO and/or Premier/Plus Premier plans
- Guardian
- Metlife
- Cigna - Total Cigna DPPO plan only
- Principal

We accept all other dental insurance plans except for Mass Health but encourage you to confirm with any non-participating plan that you will have out-of-network coverage at our office prior to any appointments.

It is your responsibility to notify Lorna Lally DMD staff of any changes to your dental insurance coverage when they occur. Our reception staff will do their very best to check your coverage and notify you of any issues, and understand your plan to provide you with accurate estimates for any proposed treatment but it is your responsibility to read and understand your own dental insurance policy, including benefits, limitations, and exclusions.

When a provider contracts with an insurance company, this means that the office agrees to the fee schedule set by that company. Therefore, copays and costs may differ from patient to patient depending on the coverage they have. Filing of dental insurance claims is provided by Lorna Lally DMD staff as a service to our patients but any agreement for insurance coverage is between your insurance company and yourself. As mentioned in the financial policy, the payment for dental treatment is ultimately each patients' responsibility, including any fees that were not covered by your dental plan after submission.

If accurate dental insurance is not provided prior to a visit, or coverage cannot be confirmed by our staff, you will be required to pay for any treatment performed personally. When your dental insurance is sorted out, we would be happy to submit the claim on your behalf to be retroactively reimbursed, if applicable.