



Dental Insurance and You

The Patient Comes First!

You deserve the right care and the right compensation. Dr. Richter's dental treatment plans are tailored to provide you with the needed quality dental care. Dental insurance programs are designed to help with the financial coverage of your dental treatment.

Your Plan's Coverage

Dental benefit plans are an integral part of health care planning. While these plans are made available to employees through companies, unions and associations, each may vary considerably. Your employer, the purchaser of the insurance plan, selects the range of benefits. The insurance plans may provide only limited coverage, or provide coverage of only specific services, such as preventive dental care.

You and your Insurance Plan

Typical criteria and terms espoused by insurance carriers include:

“Reasonable and customary fees”

“Yearly maximums”

“Pre-authorization”

Each of these criteria and terms varies by plan and insurance carrier. To ensure you receive maximum benefits, we recommend that you read your insurance booklet and become familiar with your specific plan requirements. Low reimbursement may be the result of coverage purchased for the insurance plan. If you feel the dental benefits are inadequate, discuss this matter with your employer so that alternatives can be investigated.

You and Your Insurance Claims

We can help. We will process all of your insurance claims expeditiously. Please provide us with your current insurance information when you arrive for your appointment.

Dental Treatment Payment Policy

We require payment at the time of treatment. Your insurance company will send payment directly to you in a timely manner. **Copays will be required for patients with Delta Dental Minnesota Premier plans.**

Dr. Richter is a nonparticipating provider for all insurance companies including Medicare and Medicare Advantage plans. Dr. Richter is a participating provider for Delta Dental Minnesota Premier.

Dr. Merissa Richter and her team take pride in providing comfortable, quality dental care.