

DAMIAN D. BLUM D.M.D., P.A.
10132 BALTIMORE NATIONAL PIKE
ELLCOTT CITY, MD 21042

PATIENTS WITH BLUE CROSS/BLUE SHIELD, DELTA DENTAL,
MAMSI AND PPO DENTAL PLANS

Our office does not participate with any HMO or DMO plans and we are NOT a participating provider with any PPO plan or with BC/BS, Delta Dental or Mamsi insurance companies. By not participating we are able to provide a higher quality of dental care because we do not accept the significantly reduced payment that those insurance plans allow. It allows us to use the highest quality materials, to continue to be able to spend quality time with our patients, and to utilize the best labs in the country. We are unwilling to give that up for our office but mostly for our patients!

If you have a PPO plan, you are eligible to go out of network and see the dentist of your choice. This gives your family the freedom to be a patient of Dr. Blum without having to choose a dentist you may be unfamiliar with or may not even be close to your desired location. In many cases in-network and out-of-network benefits are about the same.

We will be happy to get a breakdown of dental benefits for you as well as file all of your dental claims at the time of service. Patients with BC/BS, Delta Dental, and Mamsi will receive insurance payments directly. These insurance companies will not reimburse the provider if they are non-participating. Those patients with the above listed plans will need to pay at the time of service. Please check your financial options sheet to see the types of payment that we currently are accepting.

For patients with dual insurance policies and the primary policy is one of the companies listed above. We would appreciate payment at the time of service unless other arrangements have been discussed. We will file your primary claim on the day of treatment, the payment and EOB will come to you. Once you have received that information please fax or mail a copy of the EOB from your primary insurance plan to our office so that we can file for your secondary insurance benefits. Those benefits will also come directly to you. We know that understanding your insurance policies and benefits can sometimes become overwhelming and confusing; we are here to assist you with any concerns or questions you may have.

Please do not hesitate to call me at 410-465-3224. I appreciate your cooperation in this matter and look forward to assisting you in the future.

Sincerely,
Heather Horan
Office Manager

I have reviewed the information listed above and understand the current office policy.

Patient Signature & Date : _____