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## Insurance FAQ

One of the most common questions we get asked is “Do you take my insurance?” The short answer is YES, we have experience working with all insurance companies! We’ve created this sheet to help our Aloha patients navigate most effectively through their particular insurance carrier in order to receive optimal benefits and service.

Aloha provides a service for our patients whereby we:

1. Assist in maximizing your insurance benefits by filing your claim directly with your carrier.
2. Can assign benefits payable directly to you, resulting in faster reimbursement.
3. Will happily provide a complimentary benefits check prior to your appointment.

### Do you accept Aetna PPO? MetLife? United Health Care, Others?

We have many families in our practice with these plans and have found that a percentage of their dental fees are reimbursed when claims are submitted. While Aloha is considered “out of network” for some plans, let us help you determine what will be reimbursed. We’re happy to assist you in getting an estimate for the cost of services for your specific insurance plan.

While we require payment at the end of each appointment (often referred to as “fee for service”) we’ll file the claim electronically with your insurance carrier and assign benefits directly to you. Our patients tell us that they receive reimbursement quickly when we handle it this way.

In addition, many of our patients choose to come here because of the exceptional quality of care we provide and find that they’re still able to utilize their insurance benefits at our practice.

### Will you bill my insurance?

Yes, even though we require payment at the time of service, we’re happy to file your claim electronically and assign benefits payable directly to you for faster reimbursement.

### What about Delta Dental plans?

While your reimbursement rate will vary depending on which Dental plan you have, we’re ready to assist you in getting an estimate for the cost of services for your particular plan. We’ve outlined some of the differences between the various Delta plans below.

- **Delta Dental Premier**

Aloha is a Delta Dental Premier provider, so if you have this plan, most preventive care is covered. However, the percent covered for other procedures and services varies.

(Continued on back)

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Berkeley, CA 94704



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## What about Delta Dental plans? (Continued)

- **Delta Dental PPO**

If you have a PPO, there may be an out of pocket expense which varies depending on the particular procedure or service.

For both Delta Dental Premier and Delta Dental PPO, we appreciate payment of your co-pay at the time of service, and will submit your claim directly to Delta Dental for payment of the covered balance.

- **Delta group BAI Dental for Everyone**

It's been our experience that the reimbursement percentage is minimal with this carrier. We've also found that some of these plans are starting to require you to choose a dentist from a specific list of providers. When this happens, these plans become more like Delta Care HMO as described below. We recommend you go to [www.deltadentalins.com](http://www.deltadentalins.com) for more information on which dental practices are approved.

- **Delta Care HMO**

Unfortunately, there are no benefits at our practice for this carrier. For more information on specific dental practices that accept this plan, go to [www.deltadentalins.com](http://www.deltadentalins.com).

## Will you bill my insurance?

Yes, we will. If you're enrolled in Delta Dental Premier or Delta Dental PPO, we appreciate payment of co-pay at the time of service. We then submit your claim to directly Delta, and bill you for any outstanding balance.

For all other Delta plans, we ask that the pre-approved co-pay for the particular service or procedure be paid at the time of service. We'll then submit the claim directly to Delta for payment of the balance.

## Do you cover what Delta doesn't pay?

If you have Delta Dental Premier, most preventative care is covered, but you will be responsible for some costs associated with other services. For all other Delta plans, while you're responsible for any uncovered costs, the percent of coverage for preventative care and other services varies. Therefore, we recommend you check with your carrier or let us assist you in getting an estimate prior to your appointment.

We hope this has been helpful to you. For any insurance related questions, or for help in getting an estimated cost of services, please call our business office at **(510) 848-6494, extension 4**. Our Aloha team is ready to assist you in any way we can!

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