

Dental Offer Verification Checklist & Contact Record

Use this before you pay, sign, enroll, or share personal information about a dental or Medicare-related offer.

1. Write Down the Offer

Date / time: _____

Company / office: _____

Caller /
salesperson: _____

Phone / website: _____

What was offered or promised?

2. Check What They Claimed

- | | |
|---|--|
| ☐ "Medicare covers this" or "Medicare approved" | ☐ "Free" or "no cost to you" |
| ☐ A special implant package or unusually large discount | ☐ You must act, pay, or sign today |
| ☐ Financing is "easy," "guaranteed," or already approved | ☐ A government, Medicare, insurance, or senior-benefit connection |
| ☐ A guarantee about results, lifetime coverage, or refunds | ☐ Other claim: _____ |

3. Warning Signs That Mean: Stop and Verify

- ☐ An unexpected caller asked for my Medicare Number, Social Security Number, bank information, or credit card.
- ☐ They would not give me written details, an itemized treatment plan, or the full price before asking me to commit.
- ☐ They pressured me to pay a deposit, sign financing papers, or start treatment the same day.
- ☐ They discouraged a second opinion or told me the offer would disappear if I compared prices.
- ☐ The monthly payment was emphasized, but the interest rate, loan term, fees, or total amount financed was unclear.
- ☐ The words "all-inclusive," "covered," or "guaranteed" were used, but exclusions were not clearly written.

Quick rule: Do not rely on the phone number, link, QR code, or contact information supplied in the offer. Find the official contact information yourself.

Notes / Questions to Verify

Use this space for names, questions, prices, or details you want to confirm.

Verify Before You Decide

For expensive treatment or confusing coverage claims, slow the process down and confirm the details independently.

4. Verify It Independently

- Medicare or insurance claim: Call the number on your official card or use your secure plan website. Ask what is covered, what is not covered, and whether prior authorization is required.
- Dental treatment: Ask for a written, itemized treatment plan showing procedures, teeth involved, materials, provider fees, and expected follow-up costs.
- Implants or major treatment: Consider a second opinion before paying a large deposit or beginning irreversible treatment.
- Financing: Review the lender name, APR, loan term, fees, deferred-interest terms (if any), monthly payment, and total amount you will repay.
- Discount plan: Confirm that it is insurance or a discount plan, and independently confirm that the dentist participates before paying.

5. Questions to Ask Before You Agree

1. Exactly what treatment or product am I buying? _____
2. Which teeth, procedures, materials, and follow-up visits are included? _____
3. What is excluded, and what could create additional charges? _____
4. What is the total cash price before financing? _____
5. What is the APR, loan term, fees, monthly payment, and total repayment? _____
6. What is the cancellation or refund policy? Please show it to me in writing. _____
7. Who will perform each part of the treatment? _____
8. If an implant fails or more treatment is needed, who pays? _____
9. What part, if any, will my Medicare or other coverage pay? _____

6. Contact Record

Who I contacted	Date	Official number / source	What they confirmed

7. My Next Step

- ☐ I will wait before paying or signing.
 ☐ I will verify coverage.
 ☐ I will get a second opinion.
- ☐ I will compare another dental office.
 ☐ I will review financing in writing.
 ☐ I will decline the offer.

If you suspect Medicare fraud: Medicare says you can call 1-800-MEDICARE (1-800-633-4227) or report it through Medicare.gov. For misleading or fraudulent sales offers: you can report them to the Federal Trade Commission at ReportFraud.ftc.gov.

This worksheet is an educational planning aid, not legal, financial, insurance, or dental advice. It does not determine whether an offer is legitimate. Verify coverage and treatment details directly with the appropriate official source. Sources checked September 2026: Medicare.gov and FTC Consumer Advice.