



Financial Policy

WELCOME! Our goal is to provide you and your family with optimal dental care. We want you to feel welcome and as comfortable as possible throughout your treatment. We encourage you to ask questions and to get involved in treatment decisions. This includes understanding your treatment plan as well as our financial policy.

Financial Agreement:

Patients are expected to pay for our services at the time they are rendered, unless prior arrangements have been made through our financial coordinator. Our patients who have dental insurance are expected to pay the amount of their estimated co-pay and deductible at the time of service. Payments may be made using cash, check, Visa, MasterCard or Discover. We also offer **Care Credit**, which is a financing option that is available only for healthcare expenses. We will mail monthly statements to all patients with an outstanding balance.

Insurance Information:

As a courtesy to our insured patients, we submit claims to your insurance company free of charge. Most dental insurance plans do not cover 100% of the cost of your treatment. **If insurance has not paid within 45 days of treatment you will need to make full payment to this office and be reimbursed when your insurance company pays. Please keep in mind that the dental insurance contract is an agreement between the patient and the insurance company;** therefore, the patient is responsible for the bill, regardless of the insurance coverage. **After 45** days the patient is responsible to pursue payment from the insurance company. All current documentation will be provided by mail in order to assist your inquiries. The insured has a better ability to deal with the insurance company and the employer responsible for the policy. The Human Resource department at the policyholder's company is a great resource.

If you are insured please:

1. **Be familiar** with the coverage and deductible on your insurance plan(s). To help you better understand your dental benefits, read your plan description and call your employer/personnel dept. or insurance company regarding any questions you may have.
2. Bring your insurance card and/or insurance form with you on your first visit.

Appointments:

In order to serve you better and keep the cost of dental care down, we try to maintain an efficient appointment system. However, our cost of providing care increases greatly when people fail to keep scheduled appointments or cancel at the last minute. We do charge a fee when people fail to keep their appointments or cancel without at least 24 hours notice. The charge is equivalent to our overhead expense for the amount of time scheduled.

If you have any questions or concerns regarding our financial policy, please feel free to discuss them with us at any time.

Unpaid Balances:

All balances are due at 90 days. If the account is not paid, the collection proceeding will begin. All charges incurred in the recovery of a delinquent account will be the patient's responsibility. We regret when this action is necessary, but we feel our office makes significant efforts to help our patients provide payment.

I acknowledge receipt of this financial policy:

Signature

Date