

Office Financial Policy

If you have dental insurance, it is important to understand your policy so you can receive the maximum benefits you are entitled to. To save time and confusion, and for us to better serve you, we strongly recommend that you get an explanation of benefits on your policy from either your employer or the insurance company itself. **Please keep in mind that the policy you carry is a contract between you and the insurance company.** As a courtesy to our patients, we will bill your insurance for all services done in our office. However, please be aware that most insurance plans only cover a portion of dental fees and that you may be responsible for payment of any of the following:

- 1) Yearly deductible: This is an amount of money that must be paid before treatment starts.
- 2) Co-Payment: Your portion of dental fees.
- 3) Fees above your policy maximum: This is the amount you are allowed in a specified amount of time.
- 4) Exclusions and Waiting Periods: Most insurance plans have some treatments that are not covered at all or there is a waiting period in place before the insurance company would pay for that service.

It is possible that you still may have to pay a patient portion even if you have more than one insurance plan. This all depends on the level of benefits you have purchased from the insurance company. If you cannot provide accurate insurance information by your first visit, we will ask you to pay in full for services that are provided that day. Until we have received the information needed to bill your insurance, it will become your responsibility to collect any monies from them. We will provide a statement for you that will describe the services that occurred that day.

If you can provide accurate insurance information to our office, and with verification of your coverage, we will estimate the cost of your treatment at the time services are rendered. You will be responsible for your ESTIMATED portion the day that treatment is provided. **The amount we estimate is not a guarantee of what your insurance will pay for. You could owe more than your original payment or you could be refunded monies if your insurance plan paid more than expected.**

You will receive a monthly statement from us whenever there is a balance owing on your account. If your insurance company has not paid your claim(s) within 30 working days, it is your responsibility to find out why. **You are responsible for any balances on the account not paid by insurance. Accounts are considered overdue after 90 days regardless of insurance company delays.**

If you do not have insurance coverage, payment in full will be due before treatment starts. We accept many forms of payment including: Cash, Checks, Visa, MasterCard, Discover, American Express, and the Care Credit program. If you are interested in learning more about the Care Credit program, please ask out front office staff.

Other office fees

If you require a large appointment you will be asked to pay a \$100.00 reservation fee. This money will be applied to the dental work done at that appointment. We require at least 24 hours notice to change or cancel an appointment. If you miss an appointment, or do not give us 24 hours notice you will forfeit your reservation fee. Your account could be charged up to \$100.00.

By signing below, you understand and agree to all terms and fees that have been stated above.

Signature of patient or Guardian

Date