

FINANCIAL POLICY 2016

As a dental professional office, we do our best to give you superior quality care and at the same time keep all costs down. Therefore, we would like to share with you our financial policy. If you do not have dental insurance the following options are available to you:

- (1) You may pay by cash or check. We also accept Visa, MasterCard, Discover and Care Credit at the date of service.
- (2) You may apply for our Care Credit Dental program which upon qualification offers a 6 month interest free payment plan, pending minimum balances.
- (3) There will be a 50% deposit required at the time of impressions.
- (4) There is a \$35.00 fee for returned checks.
- (5) All fees quoted for treatment will be honored for three months from the date of quote.

Credit and collection policies are a necessary part of assuring the financial resources needed to maintain the highest quality care for all of our patients. After 30 days finance charges will be posted at a rate of 1.5% per month to any outstanding balances on your account. Any account over 90 days will be forwarded to our collection agency. You would be responsible for all collection fees (which include 29% of your outstanding balance) and legal fees associated with your non-payment. If unusual circumstances should make it impossible for you to keep our credit terms, we invite you to call us and personally discuss the matter with us. This will avoid misunderstandings and enable us to keep you account in good standing. Our primary concern is your dental needs, and payment for services is secondary.

INSURANCE POLICY

Dental benefit plans are available to employees or members through companies and may vary considerably from one plan to another. The range of benefits depends solely on what the purchaser (employer) wishes to offer the employees or members.

Some insurance plans offer NO periodontal coverage while others covers 50-80% of the total periodontal case fee up to the maximum. The insurance plan or contract is an agreement between the subscriber and the employer and not the patient and the doctor. If a problem with your insurance payment arises, the patient is responsible to the doctor for payment in full. Our professional services are rendered to you and not the insurance company.

The filing of insurance claims and the acceptance of direct insurance payments is done by our office as a courtesy to our patients.

A pre-treatment estimate form can be forwarded to your insurance for a determination of periodontal benefits prior to the start of treatment. Please be aware that employers often change insurance companies and benefits from one year to the next, and can even terminate coverage in some cases.

If a patient requests that treatment be performed before the pre-treatment estimate has been processed by the insurance company, then the patient is responsible for payment in full via check, MasterCard, Visa, Discover or Care Credit on the date of service.

For patients using their reimbursement account to pay for services rendered, payment is expected in full the day services are performed. We will provide you with all necessary paperwork for your reimbursement process.

Signature _____