



FINANCIAL POLICY

WE are committed to providing you with the best possible care. In order to achieve these goals, we need your assistance, and your understanding of our payment policy.

Payment for services is due at the time services are rendered unless payment arrangements have been approved in advance by our staff. We accept cash, checks, MasterCard, Visa, and Discover.

Returned checks and balances older than 30 days may be subject to additional collection fees and interest charges of 1½% per month. Charges may also be made for broken appointments and appointments cancelled without 24 hours advance notice.

For extensive services and/or account balances, firm payment arrangements may be made through our Financial Manager. These payments may be made via bank draft or pre-authorized credit card payment. We will confidentially discuss your proposed dental treatment and answer any questions relating to payment and insurance.

If you have dental insurance, we are anxious to help you receive your maximum allowable benefits. We will be happy to help process your insurance claim form for proper payment of benefits. Any such request must be accompanied by a completed insurance form at each visit.

We must emphasize that as dental care providers, our relationship is with you, not your insurance company. (Please request a copy of our "Dental Insurance" summary for more information.) While the filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the date the services are rendered. We realize that temporary financial problems may affect timely payment of your account. If such problems do arise, we encourage you to contact us promptly for assistance in the management of your account.

Dental Insurance

If you belong to a traditional insurance plan we can assist you by filing your insurance claim. Traditional insurance is typically one in which you can choose any dentist you desire. Our practice does not belong to any PPO or DMO insurance plans. If you are not sure what type of plan you have, we will be happy to call for you and explain your benefits to the best of our ability.

In an effort to provide high quality dental care and to clarify our position on filing for your insurance benefits, we would like to share some facts about dental insurance with you:

- Your dental insurance is based on a contract between your employer and the insurance company. While we will attempt to estimate your dental benefits to the best of our ability, this is an estimate ONLY, and should not be depended on as the final decision. Should questions arise, it is best to contact your insurance company directly.
- You may receive notification from your insurance company stating dental fees are "higher than usual and customary". An insurance company surveys a geographic area, calculates an average fee and then takes that fee and considers it customary. Included in this survey are discount clinics and managed care facilities, which bring down the average. Most doctors in private practice will have fees, which are defined as "above usual and customary".
- Many plans tell participants they will be covered "up to 80% or up to 100%" but do not clearly specify plan fee schedule allowances, annual maximums or limitations. Insurance companies do NOT cover all dental services.

If you have any questions about the above information or any uncertainty regarding insurance coverage, PLEASE do not hesitate to ask us. WE are here to help you!

Patient Name: _____
(Please print)

Acknowledged: _____
Patient Signature (or Legal Guardian)

Date: _____