

## Insurance, Financial & Office Policy

*We are committed to providing you with the best possible care. If you have dental plan benefits, we can help you receive your maximum allowable amount. In order to achieve these goals, we need your assistance and your understanding of our office procedures.*

All services are billed to your account on the date performed. With root canal, crown and other procedures requiring multiple visits, fees are billed in full on the date begun. If prescription or laboratory products are ordered for you, i.e.: crowns, bridges, dentures, etc., we require your portion paid in full before we place the order.

Fees incurred are payable on the day of service. We will submit a benefit claim for consideration on your behalf as a courtesy service. Payment of deductible and co-pay (your %) is due in full at each visit. We do not file medical claims. Statements are generated each month for accounts with a balance, even if claims are outstanding. Claims unpaid after 40 days will be automatically re-filed *once*. Any claim unpaid for 60 days is due in full from the patient. It is your responsibility to see your insurance carrier pays on time.

We accept cash, check, MasterCard, Visa, bank debit cards, American Express and Discover. When you make payment in full at the time of service, via check or cash, we offer 5% (five percent) discount. If insurance is filed or statements generated, discount will not apply.

**Payment plans are offered through CareCredit only.** In-house financing is not offered. Please inquire at reception desk for additional information and **CareCredit** application. Continued services will not be offered to delinquent account holders. Balances aged over forty-five (45) days from service date will incur interest charges of 1½ percentage per month (18% annual).

We will gladly discuss your proposed treatment and answer any questions relating to your financial options. You must realize, however, that:

- Your benefit plan is a contract between you, your employer and the insurance company. We are not a party to that contract. Information that the insurance company needs to resolve your claim will be provided to the best of our ability. We do not accept an obligation to track plan limits and restrictions. We do not accept responsibility to collect or negotiate settlement of insurance claims. Treatment is recommended based on your oral health needs rather than benefit plan restrictions.*
- Our fees are considered to fall within the acceptable range by most insurance companies and therefore are covered to the maximum allowance determined by each carrier. Should your insurance company disallow our fees, you will remain responsible for the full amount.*
- Not all services are a covered benefit in all contracts. To best understand your available benefits, we encourage you to read the contract provided or call your insurance carrier or employer. If you wish to learn how or if your services will be covered, we can file a predetermination of benefits claim. Let us know if you wish this done before starting treatment. Allow four to eight weeks of additional time for carrier to respond to our request.*

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## **Missed Appointments**

Appointment times are reserved specifically for you. 48-hour notice is required if you find it necessary to cancel. No charge will be made for rescheduling an appointment with 48 hours advance notice. A cancellation fee will be charged if adequate notice is not given. Repeat offenders will not be rescheduled. As a *courtesy*, we will attempt to confirm appointments in advance.

## **Minors**

We consider the adult accompanying a minor to be responsible for treatment consent and payment of professional fees. Children may not be left unattended at the office. Staff is unable to monitor small children while a parent is being treated. Responsible adult needs to accompany children to any restorative treatment appointment.

## **HIPAA**

We follow HIPAA privacy guidelines. Our written privacy policy is given to new patients and an additional copy may be requested at any time. If you have questions, please ask any team member.

*Again, thank you for selecting us. If at any time you have questions regarding any treatment, fee or service, please discuss them with us promptly and frankly. We will make every effort to avoid a misunderstanding and to preserve a friendship.*