

Office Financial Policy

It is our mission to provide the finest quality dental care available. In an effort to make our services available to as many patients as possible on an affordable basis this office has established the following financial policies.

New Patients

Welcome! Please bring insurance coverage information, including the insurance company's name, policy number, and group number.

Bookkeeping courtesy

A 5% bookkeeping courtesy(discount) is available to patients who pay for their scheduled services at least 5 days in advance of their appointment (services must be more than \$300).

Method of Payment

This office will accept payment using cash, personal check drawn on a local bank, Visa, Mastercard, Discover/Novus, and American Express, or money order.

Insurance Coverage & Third Parties

This office will file the charges with the insurance carrier (third party). If you have questions concerning what your dental insurance covers, please contact your employer or insurance company for details.

As a free service to our patients, we will accept assignment from your insurance company. In most cases, the insurance company will generally pay this office directly and the patient need pay only deductibles, co-insurance amounts, and non-covered services. If a problem with the third party occurs, we will provide the patient with information on services performed so that the patient may receive all due benefits. When this occurs, however, remember that the patient is ultimately responsible for the bill and that this office has no control or authority over the patient's insurance company. Any balance unpaid by the insurance carrier after 90 days from the date of service will be the patient's responsibility. All co-payments and deductibles are payable at the time of service. Delta Dental insurance will only reimburse the patient, so all Delta Dental patients must pay in full at time of service and we will file the insurance claim for you so that you can be reimbursed.

Broken Appointments

A fee of \$40 will be charged for each hour scheduled for a broken appointment if 24 hours notice is not given to ensure that another patient may use the appointment time. Please call as soon as possible if you need to change your appointment.

Separated & Divorced Couples with Dependent Children

It is the policy of this office to bill the parent that brings the children in for their dental treatment. Please make the arrangements for payment from ex-spouse before dental treatment is rendered. We can provide a treatment cost estimate before your scheduled appointment. Your cooperation is greatly appreciated!

Payment Plans

Payment plans with no interest and extended payment plans are available for those who qualify. Ask our receptionist for more details about CareCredit.

Overdue Accounts

All balances should be paid promptly. Finance charges will accrue on overdue account balances at **1.5%** per month or 18% annually. Overdue accounts may be turned over to a collection agency at our discretion when a good-faith effort is not made to pay the balance.

Returned Checks

A service charge of \$25 will be charged for returned checks.

Summary

If you have any questions regarding these issues, please contact our office as soon as possible. We look forward to helping your family achieve and maintain optimal dental health.

Your signature below signifies that you understand and agree to adhere to our financial policies as written.

Signature of Responsible Party

Patient(s) Name(s)

Date