

OFFICE POLICY FOR OUR PATIENTS

We are committed to providing you with the best possible care. If you have dental insurance, we are always available to help you receive your maximum allowable benefits. In order to achieve these goals, we need your assistance and your understanding of our payment policy. Your clear understanding of our financial policy is important to our professional relationship. Please ask if you have any questions about our fees, financial policy, or your responsibility.

Payment for services is due at the time services are rendered unless payment arrangements have been approved in advance. Minors **MUST** be accompanied by an adult for all treatment.

We accept CASH, CHECKS, MASTERCARD, VISA, DISCOVER, AND AMERICAN EXPRESS. Financing is also available upon request, prior to treatment.

In most instances, we accept assignment of insurance benefits, in which your portion of each service is due at the time services are rendered. Those who have dual coverage should discuss their payment plans with the financial coordinator.

We will gladly discuss your proposed treatment and answer any questions regarding your insurance.

YOU MUST REALIZE, HOWEVER, THAT:

1. YOUR insurance is a contract between you, your employer and the insurance company.
2. One area that affects premium costs is the “ceiling amount” the carrier will pay per procedure. The term that the insurance carriers use for this is “UCR” or “Usual, Customary, and Reasonable”. If the employer wants to keep costs down, one option is to buy a plan that reimburses at a reduced level. Naturally, this would make the patient think their dentist’s fee is higher than most other local offices. Although this can be a common misconception, it would be more accurate to state their employer chose a plan that does not reimburse at a level most dentists in the area charge.
3. Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover.
4. Should your insurance take longer than 60 days to pay, we would ask that you take care of the balance due and then be reimbursed if and when we receive the insurance payment.

We must emphasize that as dental care providers, our relationship is with you, not your insurance company. While filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the day 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.

Returned checks are subject to an **additional fee**. Charges may be incurred for **broken appointments** and **appointments cancelled without 24 hours notice**. If you are more than 15 minutes late for an appointment, that appointment may have to be rescheduled. We will always take your time into consideration. If we are running more than 15 minutes late, we will inform you and give you the opportunity to reschedule as well. Our goal is for both parties to be on time.

X-rays and photographs of your teeth may be taken during your dental visit. X-rays or photos of individual teeth may be used for educational purposes. However, your identity will be kept confidential and facial photos will not be distributed or shown in any way.

If you have any questions about the above information or any uncertainty regarding insurance coverage, **PLEASE** don’t hesitate to contact us. **WE ARE HERE TO HELP YOU!**

RESPONSIBLE PARTY SIGNATURE _____ DATE _____