

## **Office Financial Policy**

## All patients please read the following...

Payment for services is expected at the time service is provided. If treatment requires multiple appointments, payment may be divided over the number of appointments. Cash and personal checks are accepted. If an extended payment plan is desired, please ask us about the Care Credit program. MasterCard, VISA and American Express credit card payments are also welcome. If no insurance is available, balances paid in full with cash will receive 5% discount and if paid with a check you will receive 3% discount. If you have any questions, please feel free to ask.

I understand and agree that all services rendered me, my dependents, or others assigned by me to my account are charged directly to me. I further understand I am personally responsible for payment. If I suspend or terminate care and treatment, any fees for services rendered will be immediately due and payable. Should the fees for the professional services not be paid in accordance with the provisions herein, reasonable attorney's fees, plus applicable finance charges and disbursements, allowances and costs provided by law shall be included in the computation of the amount due. A finance charge can be applied to all accounts over 90 days past due.

## If you have dental insurance...

As a courtesy, we will file your claim for you. It is the patient's responsibility to know their insurance policy and provide the most recent and accurate information. We ask that you review your insurance information before scheduling your dental appointment being proactive in your care and more knowledgeable of your plan. We accept direct payment from most insurance companies. We will estimate your deductible and the portion not covered by your benefit plan, which is due at the time of treatment. Our estimates may be different than your insurance company's calculations; therefore, the amount due our office may be adjusted accordingly. You may find that our fees may be different from the insurance company's schedule of "allowable" or "UCR" fees. If you have questions about our fees, please feel free to ask or call your insurance company. All services rendered are charged directly to the patient. The patient is ultimately responsible for the account regardless of insurance coverage. Any insurance claims denied or remaining unpaid after 90 days will automatically become the responsibility of the patient.