



Financial Policy

Do you have insurance?

If you have insurance, let us first clear up some common misconceptions. **Most traditional insurance plans are not designed to pay 100% of your dental costs.** Rather, they are intended to pay a percentage or a fixed amount toward the cost of a specified dental procedure. In addition, most plans have individual and/or family deductibles that must be paid by you before benefits begin paying. Your specific benefits are negotiated by your employer and the insurance company. We do not participate in these negotiations, so if your benefits are poor and they did not pay or paid little towards your care, please direct your anger toward your employer and the company, not our staff. **Our role with insurance in assisting you by filing the claim for you free of charge.**

How and when do I pay for treatment?

We accept Mastercard, Visa, Discover, and Amex. We also accept cash and personal checks. We also offer financing with a third party lender "Care Credit" or the "Medical Bureau" for those who qualify.

Payment is due at the time of service for all known co-payments. Patients with traditional insurance benefits whose benefits are uncertain must pay any unpaid insurance balances immediately after insurance settlements. **Our practice does not have resources or expertise to function both as the dental provider and lender,** and therefore we do not finance dental treatment costs.

What if I don't pay?

A \$5 statement processing fee will be imposed for each past due statement sent. In addition, a finance charge of **1.5% per month will be added to any balance 30 days old.** After 3 billing statements, your account will be turned over to the credit bureau for further action and you will be responsible for any collection charge incurred.

If your check bounces?

A \$25 charge will be added.

What if I don't show up for an appointment?

Your reserved time has value and we require a 24-hour notice for cancellations so that someone else may receive treatment in your place. Without this notice, treatment time is wasted which could have been assigned to someone else. We may charge up to \$50 for missed appointments or "last minute cancellations." 3 missed appointments without a courtesy call 24 hours before your appointment will result in a doctor/patient relationship being terminated and you will need to find another dentist.

Thank you for your understanding of our policies. If you have any questions or concerns about our policies, please ask anyone on our staff.

I have read, understand, and agree with this financial policy.

_____ (Patient/Guardian) _____ (Date)