

## FINANCIAL POLICY

It is the policy of our office that payment is due at the time services are rendered. On your initial visit, or before, we will tell you what your total fee will be. We expect to receive full payment by the completion of your treatment, unless other arrangements have been made or you have dental insurance from a major carrier. We will ask for a deposit at your first appointment, even if you have insurance, and the balance on your last visit, if you do not.

We accept cash, checks, or credit cards. If it is difficult for you to meet this obligation, we will be happy to work with you. We offer a payment plan called **Care Credit**. This is a dental finance company that gives you 12 months “**deferred interest**” in which to pay off your balance. After 12 months, they do charge interest.

To our patients with insurance:

We **accept** payment from all the major carriers; however we **participate** with Delta Dental, Anthem BCBS Flex and Complete, Cigna PPO, and MetLife PDP.

**Please understand that your policy is a contract between you and your insurance company. We are not party to the contract. Regardless of what your insurance pays, even if it pays nothing, the balance of the account is your responsibility.**

To our patients with two insurance plans (double coverage), we find that most plans now include a “DUPLICATION OF BENEFITS” clause. This means that the amount of the primary payment affects the amount that the secondary will pay.

Most insurance plans also require a co-pay with root canal procedures. They will pay a certain dollar amount according to the terms of your policy, and the balance is for you to pay. We do our best to estimate what your portion is going to be, however, each plan is different, even with the same carrier, and we cannot possibly begin to know every single plan. As a result, sometimes our estimate for your co-pay is not accurate. When this happens, either you will still have a balance owed after your insurance pays that you may not have expected, or you will have a credit due. If it is the former, you will receive a bill from us. If it is the latter, you will receive a refund check from us. It will be helpful to you if you check the Explanation of Benefits that your insurance carrier will send to you.

If you have any questions about anything on either side of this form, please feel free to ask any of our front desk staff. They will be most happy to help you.