

# Randy Fagan, D.D.S.

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## Insurance & Financial Policy

The following is a statement of our financial policy, which we require that you read and agree to prior to any treatment.

- Please understand that payment of your bill is considered part of your treatment. Fees are payable when services are rendered. We accept cash, check, credit cards, and pre-approved insurance for which we are a contracted provider. **If for any reason your account is sent to a collection agent, a 25% fee will be added to your balance due.**

- **It is your responsibility to know your own insurance benefits**, including whether we are a contracted provider with your insurance company, your covered benefits and any exclusions in your insurance policy, and any pre-authorization requirements of your insurance company.

- We will attempt to confirm your insurance coverage prior to your treatment. **It is your responsibility to provide current and accurate insurance information, including any updates or changes in coverage.** Should you fail to provide this information, you will be financially responsible.

- If we have a contract with your insurance company we will bill your insurance company first, less any copayment(s) or deductible(s), and then bill you for any amount determined to be your responsibility. **We will try to collect your insurance benefits for no more than 60 days, after such time the account balance is your responsibility.**

- If we do not contract with your insurance company or you are an uninsured patient, you will be expected to pay for all services rendered at the end of your visit. We will provide you with a statement that you can submit to your insurance company for reimbursement at your request.

**\*\*\*If we cannot confirm a hygiene appointment the day prior to your scheduled service, we are unable to guarantee your appointment will be held. A No-Show fee of \$50 will be assessed for appointments missed without 24 hours prior notice.** This policy allows us to accommodate other patients who may need care.

Insurance benefits are not a guarantee of payment. We get general information about your eligibility and coverage. **IT IS YOUR RESPONSIBILITY AS THE POLICY HOLDER TO KNOW YOUR BENEFIT COVERAGE.**