



FINANCIAL POLICY

1. **Payment is required at the time of service;** this allows us to keep our fees as low as possible.
2. Payment may be made as cash, check, Visa, Mastercard, Discover or American Express credit card, debit card, money order, Health Savings Account or Flexible Spending Account cards or checks.
3. Financing options for large treatment plans are available through Care Credit or Wells Fargo for those who qualify. All financing must be arranged prior to beginning treatment.
4. **For our patients with insurance:** The contractual liability for insurance companies in New Mexico is to the patient, with the patient being responsible to the Doctor.
 - **At the time of service, patients must pay their entire ESTIMATED co-pay.**
 - Following a visit, we will file your claim to your primary insurance, at no charge, as a service to you.
 - After insurance payment is received by our office, the patient will be billed immediately for any balance their insurance failed to pay. **ALL account balances become the patient's responsibility if their insurance falls short, and or does not pay for a service in full FOR ANY REASON** within 60 days from the date of service.
5. **All statement balances are due immediately upon receipt.** Any account with a statement balance that is not paid in full within 30 days of the statement date is considered delinquent and will be assessed a \$30.00 late fee for each month (every 30 days) that the account is not paid in full.
6. Accounts with past due balances of 90 days or older will be automatically transferred to a collection firm. The collection firm will handle the collection process directly with the patient. For all past-due accounts assigned to a collection firm, in addition to their original balance, the patient will be responsible for paying all late fees accumulated, AS WELL AS any additional collection fees incurred, up to 50% of the entire over due balance.
7. Payments **MUST** be made on all past due balances prior to seeing the Doctor or the hygienist.
8. Payment plans (pre-arranged monthly payments made on a large past-due balance) are available only under specific conditions. Any payment plan must be approved by the office manager and formalized in writing.

I understand, and agree to the financial policy as stated above.

Signed

Date