

Financial Policy:

Payment is expected at the time of service. We understand the value of dental insurance to our patients so as a courtesy we are happy to file claims with insurance carriers (including all the necessary documents regarding the need for treatment) all insurance claims are processed electronically by our office on the day of their visit, and payment should be returned within 4-6 weeks of submission. Since we incur the cost of providing patients with care at the time they undergo treatment we want to encourage our patients to pay in full when possible either prior to or on the day that services are rendered and receive the insurance benefits themselves. We will accept assignment of benefits to our office as one form of payment. Patients are then responsible for whatever the insurance does not cover. The patient portion will be estimated to our best ability and the estimated amount is due on the day services are rendered. If the insurance pays the office less than we estimated our patients will be billed the difference, and should we receive more than estimated the difference can either be refunded or can be applied to future care.

Insurance Information:

We insist on providing all of our patients the same superior care, whether they utilize insurance, or pay privately for treatment. Your dental insurance, even an in-network PPO plan, is designed to make dental care more affordable, not to cover the entire cost of treatment. Generally your premiums are considerably lower than those for your medical coverage. This means that there will almost always be copayments, deductibles, and percentage coverage. Not all policies are the same and each group negotiates a unique contract with their insurance carrier that our office is not privileged to nor has any power to change or effect. There are also significant restrictions that determine what will be covered. (For example: most insurance companies will refuse coverage for resin tooth-colored fillings on back teeth, and will pay instead for silver-amalgam fillings. At our office, we only use metal-free, resin based composites for caries restorations.)

Payment Options:

1. Cash, Checks and Money Orders are accepted for payment.
2. Visa, MasterCard, Discover and Debit Cards are also accepted.
3. Interest and Fee Free Options (Care Credit or a prearranged financial arrangement with the office) are available.
4. Insurance (this will require patient co-payments, deductibles, and percentage payments at the time service is rendered).

I have read and understand the above policy:

Patient Signature _____ Date _____