

# FINANCIAL POLICY

## LINDA LOLLINI D.D.S. INC.

**Accepted types of payment:** We accept cash, check, Visa, Mastercard, American Express and Discover. We also offer CareCredit, a health care credit card that may allow you to spread out payments at lower or no interest.

**Insurance:** Insurance is a contract between you and your insurance company. We will bill your insurance company as a courtesy. Please note that services are not rendered on the assumption that your insurance company will pay us. Patients are ultimately responsible for payment of all fees generated by treatment. If your insurance has not paid your claim within 90 days after the date of service, the full amount is due and payable by you. We will promptly refund to you any insurance payment excess received after that date. It is your responsibility to inform us of any changes in your insurance coverage. We encourage you to become familiar with your plan to assist in correctly estimating your obligations.

**Treatment Plans:** When treatment is advised, we will provide you with a treatment plan outlining the procedures, costs and expected insurance contribution. The expected insurance contribution is only an estimate. Treatment plans are not a guarantee of insurance payment.

**Insurance Estimates:** Your treatment estimate is based on information provided by a contracted service which maintains updated basic insurance details on most plans. We are often not able to find out each plans specific exclusions or in depth coverage details without a lengthy preauthorization process. Your insurance may not pay as listed in the estimate due to factors such as procedure restrictions (ie. nightguard or implant restrictions), age restrictions, pre-existing conditions, downgrading of procedures (ie. tooth colored composite fillings paid as silver fillings), waiting periods and frequency of procedure issues. We are also unable to calculate in benefits used on procedures done at other offices. Insurance plans often set their own fees levels for procedures which may be less than actual charges. We are unable to know these amounts.

Some dental plans require patients to go to specific providers exclusively to receive a higher coverage level. We do not always know such requirements of your plan. We encourage new patients or patients with new insurance to contact your plan to assure if such restrictions apply to you.

Presently, there is a lot of change in the dental insurance industry. As with medical, dental insurance companies are needing to adapt plans to stay competitive for employer contracts in the rapidly changing market. Insurance plans have become rather complex. We have recently seen many insurance companies deny payment for a variety of reasons that we have never seen before or would expect. For all these reasons, estimates may be incorrect despite our best attempts. Please request a Pre-Authorization of coverage from your insurance if you need more specific details, which we can submit. Pre-authorizations are only correct on the day that your insurance forms them. Claims that they receive after may change that amount. Pre-authorizations may take 4-8 weeks to receive a response.

**Discounts:** We offer either a senior discounts (10%) for patients without insurance or a cash discount (5%).

**Past Due Accounts:** Accounts become past due when not paid in full 30 days after the statement date unless other arrangements have been made. We understand struggles do arise in families. If such situations do occur, please contact our office promptly.

**Returned Checks:** There is a fee (currently \$50) for any checks returned by the bank.

We appreciate your confidence in us and welcome the opportunity to serve you. If you have any questions about the above information, please do not hesitate to ask.

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**Patient Name**

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**Signature**

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**Parent/Guardian Name**

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**Signature (Parent or Guardian)**

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**Date**

**Updated 11/21**

