

## Office Financial Policy and Patient Obligations

Payment in full is due at time of service unless 1) patient currently has a dental insurance plan or 2) other financial arrangements have been made in advance. A billing fee of \$5.00 will be imposed after 60 days for each month it is necessary for the office to mail a statement. Additionally, the application of 1% to 1.5% monthly interest will be applied to all accounts over 60 days, regardless of the insurance involvement. All accounts that remain "unpaid 90 days or more" may be forwarded to a collection agency and all additional collection and/or legal fees incurred will be added to the account.

Checks are accepted and are subject to a \$35.00 fee should it be returned from the bank for any reason. The amount of the check plus the additional \$35.00 fee will have to be paid in Cash or MasterCard/Visa before another appointment can be scheduled. Cash or Credit Card will be accepted for all future payments.

A 10% courtesy discount will be extended to our uninsured seniors (65+ years) when paying in full on work done by the Dentist. For uninsured patients under 65 a 5% discount will be extended when paying by check or cash on same day of service. **These discounts are not offered on 6 month prophylaxis recall appointments.**

## Patients with Dental Insurance

The patient and/or Guardian agrees to be fully responsible for total payment of procedures performed in this office, including any treatment that is not a covered benefit of the dental insurance plan the patient may or may not have. Co shares, co pays, deductibles and any amount over and above a yearly maximum benefits, are the financial responsibility of the patient and/or guardian and are due on date of service.

Our office participates with several insurance plans and will file your insurance claim. We will do our best to work with you to maximize your insurance benefits. It is your responsibility to know your benefits and provide us with the correct insurance information. If your insurance changes and you fail to notify us, your claim may be denied and you will be responsible for any unpaid balance. If you have any questions, please verify insurance participation with your carrier at the time you schedule your appointments. Your insurance coverage is a contract between you, your employer and your insurance company.

Claims are submitted promptly after treatment is rendered and, if not paid by patient's insurance company within a timely manner (60 days), the patient may be billed in full. If your assistance is needed to assist us in getting a claim settled, we will notify you. If you are unable to aid us in the settling of the claim or the claim continues to be in dispute past 60 days, the full amount will be your financial responsibility and may become due immediately.

If your insurance company sends payment(s) to you directly, we require that this check, along with attached paperwork, be sent to our office. Should we be advised that an insurance company has, in fact, mailed payment to the patient, the balance due will become your financial responsibility and full payment will be due.