

Anne M. Breum D.M.D., P.C.
Financial Policy

New Patients with Insurance: A co-payment will be estimated and collected after coverage has been verified and a summary of benefits has been obtained. This enables the patient to cover deductible amounts and co-insurance at the time of service. All new patients will be asked to pay for the visit in full at the time of service if we are unable to verify coverage.

Insured Patients: Patients with insurance will be expected to pay the *estimated* co-payment at each appointment. All claims will be submitted for you by our office. Insurance balances beyond 60 days are payable by the patient. Balances over 60 days will be charged interest at a rate of 1% a month.

Patients insured with carriers who reimburse the patient directly rather than the provider will be expected to pay in full at each appointment.

Patients without Insurance: Patients without dental insurance will be expected to pay the balance in full for services provided at each appointment.

We do understand that circumstances arise which make it difficult to pay in full for some services such as root canals and crowns. We are always willing to schedule larger services over a period of several appointments so payments can be made at each appointment. Interest will be charged on all balances over 60 days at a rate of 1% a month.

Cancellations: We require at least 48 hours prior notice of any appointment cancellation or schedule change. Failure to provide adequate notice may result in assessment of a broken appointment fee of \$50.00/hour scheduled. The minimum charge is \$35.00.

Unpaid Balances: We reserve the right to refer delinquent unpaid balances to a third party agency. All charges incurred in collection, including collection agency and attorney fees are the responsibility of the patient.

Having read the above policy, I understand that I am ultimately responsible for payment of all charges incurred on my account.