

FINANCIAL POLICY**General Information**

1. **We require all forms to be completed accurately and in full.**
2. We require the social security number of every adult patient, the insurance subscriber and the responsible parent of our minor patients.
3. Should the patient elect not to provide their SS#, we require cash payment in full for all services at the time of service.
4. Payment in full is due at the time of service. (See below if you are insured). We do not bill patients or send out statements.
5. We accept checks, cash, Visa, MasterCard and American Express.
6. We have no in-house financing. However, we do offer excellent third party financing options through Care Credit. If interested, please ask the front desk about financing options prior to scheduling treatment as financial arrangements must be made at least one week prior to your treatment date; otherwise payment is due at the time of service. **NO EXCEPTIONS**
7. If unable to keep your appointment, kindly give 2 business days notice or a broken appointment fee will incur.

Insurance Information

1. Dental Insurance is a contractual agreement between your employer and insurance company. The percentage of reimbursement varies greatly dependent upon the premiums paid for a particular plan and limitations of the agreement.
2. Maximum payable benefits around \$1000-\$1500 commonly found today with dental insurance plans are almost identical to the annual maximum benefits of dental insurance plans 40 years ago.
3. Dental insurance is a benefit designed to help defray the costs of quality dental care, but is not all-inclusive of what an individual may need or desire to obtain optimal dental health for a lifetime.
4. Every insurance policy has limitations. It is the responsibility of the patient, not the dental office, to be aware of such limitations.
5. As a courtesy to our patients, this office agrees to submit a one-time insurance claim for "covered" services. This office allows 45 days from the date of service for the account to be settled. All unpaid insurance claims, correspondence and follow-up with the insurance company is the patient's responsibility. Overdue or unpaid account balances are subject to late fees and collection.
6. We require accurate and up to date insurance information a minimum of 2 business days prior to the appointment. If the information is not provided within 2 business days, we require payment from the patient at the time of the appointment.
7. We do the best that we can to "Estimate" the amount of your co-payment. **The "ESTIMATED" co-payment is due at the time of service.** The copayment can change due to pending claims, incorrect information given to us by the insurance company or a change in coverage. Any outstanding balance is the responsibility of the patient.
8. We welcome patients with Blue Cross/ Blue Shield coverage. However, we are not contracted with either of these companies. Therefore, we require payment in full from the patient at the time of service. We will provide a claim form and necessary documentation should you choose to submit the claim to your insurance company. The claim form directs the insurance company to reimburse the patient directly.

FINANCIAL POLICY-Continued

Important Notice To Our Patients

1. Each time a patient misses an appointment without providing notice, another patient is prevented from receiving care. While we make every attempt with automated appointment reminder phone calls, some phones either do not accept the reminder notice or the call attempt fails.
2. **Patients are responsible for keeping their appointed times, whether or not they receive a reminder call.**
3. If unable to keep your appointment, kindly give 2 business days notice or a broken appointment fee will incur.
4. Each broken exam or cleaning appointment will be subject to a \$50 fee. Each broken root planning or surgery appointment will be subject to a \$100 fee.
5. Broken appointment fees will be billed to the patient. This fee is not covered by insurance and must be paid prior to your next scheduled appointment. Multiple broken appointments may result in termination from our practice.
6. We appreciate your understanding and cooperation as we strive to serve the best needs of all our patients.