

FINANCIAL POLICY**General Information**

- We require all forms to be completed accurately and in full.**
- We require the social security number and date of birth of every adult patient, insurance subscriber, and responsible parent of our minor patients.
- Should the patient elect not to provide their social security number, no insurance claims will be generated, and a valid California driver's license must be presented. **NO EXCEPTIONS**
- 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.
- We accept checks, cash, Visa, MasterCard and American Express.
- 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**
- If unable to keep your appointment, kindly give 2 business days notice or a broken appointment fee will incur.

Insurance Information

- 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.
- 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.
- 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.
- Every insurance policy has limitations. It is the responsibility of the patient, not the dental office, to be aware of such limitations.
- We welcome patients with PPO Insurance. However, we do not contract with dental insurance companies. Instead, we offer direct reimbursement, which means your insurance company pays benefits directly to you, rather than your dental office. We require payment in full from the patient at the time of service. If we cannot submit the claim electronically, we will provide you with a claim form, necessary documentation, and claim submission instructions, should you choose to submit the claim to your insurance company. The claim form directs the insurance company to reimburse the enrollee directly. Please make a copy of all of the claim material we give you. Many times, insurance companies will allege they did not receive the submitted documentation. **We will only provide one copy of the material.**
- All unpaid insurance claims, correspondence, and follow-up with the insurance company is the patient's responsibility.
- Returned checks will incur a \$100 administrative fee.
- Overdue or unpaid account balances are subject to late fees and collection.
- We require accurate and up to date insurance information a minimum of 2 business days prior to your appointment if you chose to submit to insurance.

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. Appointments broken for the second time will incur the broken appointment fee regardless of a 2 business day notice, and will not be rescheduled without non-refundable payment in full, in addition to the broken appointment fee, at the time the appointment is made.
4. Each broken exam or cleaning appointment will incur a \$100 fee. Each broken root planning or surgery appointment will incur a \$250 fee. Broken appointment fees are subject to change without notice.
5. Broken appointment fees are the responsibility of 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. Unpaid broken appointment fees are subject to late fees and collection.
6. We appreciate your understanding and cooperation as we strive to serve the best needs of all our patients.