

INSURANCE AND FINANCIAL POLICY

Thank you for choosing our office for your dental needs. We realize that every patient's financial situation is different. For this reason, we have worked hard to provide a variety of payment options to help you receive the dental care you need and deserve, allowing you to enjoy a healthy, beautiful smile with respect to your budget. Each year we provide dental care to thousands of patients. Many of these patients have dental insurance benefits, and some do not. Below is important information regarding dental insurance and payment options. To maintain the clinic operations and prevent potential misunderstandings, we now ask patients to accept and adhere to the following financial arrangements regarding their treatment:

- Your dental benefits are based upon a contract made between you and/or your employer and an insurance company. If you have any questions regarding your benefits feel free to ask us. In many cases, we suggest that you contact your employer or dental insurance company directly for information regarding your policy. **Dental plans never pay for dental care treatment completion in full. It is only meant to assist you.**
- We currently accept the majority of all insurance plans. We are also "in-network" for several carriers. This means that we work with literally hundreds of insurance companies. Every company provides different payments to us based on the individual plan. Due to this, we are unable to give a guaranteed quote at the time of service. **We estimate your portion owed for treatment based on the most up-to-date information we have, but this is only an ESTIMATE. If our estimate is high, you will be reimbursed. If our estimate is low, we will send a bill for the remaining balance.** If you would like an exact amount owed for your portion of treatment, we will be happy to file a "pre-treatment authorization" with your insurance company. This is not a guarantee of coverage and does delay treatment.
- We will bill your insurance company as a courtesy. **If insurance does not pay within 3 months, our office reserves the right to request payment for treatment in full from you.** It is then your responsibility to contact the insurance company so that funds due to you are paid. This is extremely rare and can usually be avoided. However, in such cases, it is important to remember that the insurance you have is a legal contract between you and your insurance company. We are not and cannot be part of that legal contract. **Ultimately, the patient is responsible for charges incurred in our office.** We will go to great lengths to assist you should the insurance company delay payment you are owed.
- **Our office does require payment in full for your portion of treatment at the time of service.** We accept major credit cards, cash, and checks (for existing patients with established payment history). **For checks over \$500, prior approval must be obtained.**
- For major treatments that take multiple appointments such as crowns, bridges, and partial or denture procedures, we offer a two-payment option. **One-half of your part owed can be paid at the first appointment, and the second half is paid at the insertion or delivery appointment.**
- Our office does offer an extended finance option through CareCredit. This company offers 3, 6, 12, 18 and in some cases 24 month "same as cash" terms with an interest bearing revolving charge designed to meet your treatment plan needs. This requires credit approval.

I agree with the above terms and conditions:

Print Name: _____ **Date:** _____

Patient/Guardian Signature: _____