

### Office Financial Policy

We share your concerns regarding the increasing cost of health care. We believe that you, our patients, expect and deserve the highest quality care we can provide at a reasonable cost. Our providers treat patients based on the "NEED" of treatment not based on what insurance will cover. With this in mind, we would like to share some information with you about our financial policy. We want you to feel comfortable with us regarding your financial and insurance matters and thus prevent any misunderstandings. We hope you will consult with us if you have any questions regarding our services and our financial policy.

***We ask that you realize that we don't work for an insurance company. Rather we work 100% for our patients. We feel that insurance can be a great benefit for many patients and want you to know we will do everything in our power to ensure you get every benefit allotted in your insurance contract. However, the treatment we recommend and the fees we charge will always be based on your individual needs, not your insurance coverage.***

***Patients with Insurance:*** At the time of treatment, patients are requested to pay all fees toward the charges not covered by insurance. This amount will be based upon benefit information obtained from your insurance company, including but not limited to your deductible or non-covered charges. We deal with many different insurance companies and plans. It is the patients responsibility to know there insurance/plan. We will be happy to request a pre-authorization from your insurance company for any procedure over \$300.00 at patient's request.

***Patients without Insurance:*** Patients without insurance are required to pay the charges at the time of service.

***Credit Cards accepted:*** Visa, MasterCard, and Care Credit-we will be happy to help you apply for Care Credit if needed. Checks are accepted however, if returned for any reason is subjected to a \$40.00 fee.

***Treatment over \$3,000.00 and/or Implant Surgery/Dentures/Non-Intravenous Sedation:*** Since few insurance carriers cover implant surgery we will be happy to help you apply for Care Credit if needed. No treatment will begin until we receive a good faith NON-REFUNDABLE payment totaling 50% of the procedure cost.

***Account Balances:*** Balances due in full within 30 days of treatment regardless of insurance coverage or estimated payment. In the event that payment for our services is not made within 60 days of services and interest charge of 1.5% per month will be added to the account (18% per annum). Therefore, patients with insurance whose claims have not been paid within 30 days should contact their insurance company to determine the reason for delay of payment. Delinquent accounts will be reviewed for collections if not paid in full within 90 days.

***Cancellations:*** Keep in mind that our time is valuable to all patients as we do not overbook our patients. **We require a notice of two business days on all appointment cancellations.** Cancellations without adequate notice will be subjected to a \$50.00 fee after the third offense.

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Signature of Patient/legally authorized representative

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Date