

Financial Policy

Our purpose is to provide the very best dental care possible. One of the ways we accomplish this is to eliminate potential problems, which detract from the quality of our work. Therefore, we have developed the following financial policies.

1. The doctor provides a valuable service and product to our patients, and delivers only the highest quality dentistry. As a free service to our patients, we will bill your insurance company for your treatments. We ask that full payment be arranged by the time the service is completed.
2. For patients with insurance and for handling co-payments, we offer several financial options to help you receive the care you need and want:
 - a. We offer 10% off the total fee if paid in full prior to starting treatment.
 - b. We accept VISA, Mastercard, and Discover.
 - c. We have arranged financing for low monthly payments for qualified patients.
3. Accepting assignment does not mean that we accept as full payment whatever the insurance company says. Most insurance policies call for the patient to pay both a deductible and portion of the bill. This portion is called the patient co-payment, and ranges on the average between 20-50% of the fees. But regardless of what is stated in the insurance policy, to us the patient portion means whatever the insurance company does not pay, resulting from the deductible, patient's co-payment or from any other reason. **Each patient must pay their co-payment (and deductible if not already met) at the time services are rendered.**
4. If, after 60 days, the insurance company has not paid its portion of the treatment fees, then the patient is responsible for the bill. The insurance policy is a contract between the patient and the insurance carrier, **not** between the doctor and the insurance carrier.
5. It is the law that an insurance company **MUST** respond to the patient within 30 days that the claim is filed. However, insurance companies are not required to pay the doctor within 30 days. This is because it is the patient's policy and the insurance company legally must answer to the patient. The insurance company is under no legal obligation to respond to us. **Therefore, we must turn over to the patient any bill which goes unpaid after 60 days.** The patient must pay the bill at that time, and we will help you collect from the insurance company. This is our policy not because we want to do things this way, but because we are forced to according to the rules of the insurance industry.
6. We understand financial problems do occur. If a patient cannot meet his or her financial obligation to us, we ask that he or she contacts us and will be very happy to work out arrangements which are comfortable for the patient and the office. Our policy is that, as long as the patient leaves open the lines of communication and lets us know the situation, we will gladly work with that patient. **Monthly finance charges will be accrued on any balance that is not paid in full after 60 days.** It is only the refusal to pay or lack of communication which forces us to take legal action which the patient will be responsible for all legal and collection fees that occur when the financial obligation is not met.

I have read fully these policies, I understand them completely, and I realize that collection and legal fees will be my responsibility. I agree to abide by them.

Patient's Signature _____

Date _____