



Financial Policy

Do you have Insurance?

If you have insurance, let us first clear up some common misconceptions. **Most traditional insurance plans are not designed to pay 100% of your dental costs.** Rather they are intended to pay a percentage or a fixed amount toward the cost of a specified dental procedure. In addition most plans have individual and/or family deductibles that must be paid by you before benefits begin paying. Your specific benefits are negotiated between your employer and the insurance company. We do not participate in these negotiations-so if your benefits are poor and did not pay or paid little toward your care-please direct your anger toward your employer and the company-not our staff. **Our only role with insurance is assisting you by filing the claim for you free of charge.**

How and when do I pay for treatment?

We accept MasterCard, Visa, Amex, Discover. We also accept cash and personal checks. We also offer financing with a 3rd party lender called "Enhance" or the "Medical Bureau" for those who qualify. Enhance works similar to a credit card but offers a few interest free options for those who qualify.

Payment is due at the time of service for all known co-payments. Patients with traditional insurance whose benefits are uncertain must pay any unpaid insurance balances immediately after insurance settlements. **Our practice does not have the resources or expertise to function both as a dental provider and lender,** and therefore we do not finance dental treatment costs.

Do we send Bills?

We have eliminated all unnecessary billing. **All known co-payments and patient balance must be paid at the time of visit.**

What if I don't pay?

A **\$5.00 statement processing fee will be imposed** for each past due statement sent. In addition a finance charge of **1.5% per month will be added to any balance 30 days old.** After 3 billing statements your account will be turned to the **CREDIT BUREAU** for further action and you will be responsible for any collection charges incurred.

If your check bounces?

A \$25.00 charge will be added

What if I just don't show up for an appointment?

Your reserved time has value and we require **24 hour notice** for cancellations so that someone else may receive treatment in your place. Without this notice treatment time is wasted which could have been assigned to someone else. We may charge up to **\$20.00 for missed appointments** or "last minute cancellations". 3 missed appointments without a courtesy call 24 hours before your appointment will result in the doctor/patients relationship being terminated and you will need to find another dentist.

Thank you for your understanding of our policies. If you have any questions or concerns about our policies please ask anyone on our staff.

I have read, understand, and agree to this financial policy.

_____ (patient/guardian) _____ (date)