

## Financial Policy | Information about payments and insurance

**We would like to help all our valued patients understand that being able to provide superior quality dental care in a comfortable, pleasant environment does require certain financial responsibility on the part of everyone.**

Therefore, we have established a statement for you which explains our financial policy. Your consideration in adhering to this policy enables us to focus our attention on providing the best possible dental care for all our patients.

We want our patients to be fully informed about all of the financial aspects of their required dental treatment before treatment has begun. We will help you understand your insurance policy and do everything possible to help in filing your claims so you will receive the maximum amount of benefits allowed by your insurance company. However, the agreement of the insurance company to pay for your dental care is between you and the insurance company.

Before starting any treatment, please understand all professional fees are ultimately the responsibility of the patient. It is our intention to be there for each and every patient, whatever your needs. Financial responsibility on your part will insure our pledge that you will receive the most professional, highest quality, comfortable dental care this community has to offer. If we can be of any further service, please do not hesitate to call.

### **METHODS OF PAYMENT**

Payments may be made by cash, check, Visa or MasterCard.

We also offer bank financing through American General. Patients have the option of either a six month or one year plan with zero interest.

### **PATIENTS WITH DENTAL INSURANCE**

The payment of your deductible, your co-pay and/or the percentage of the day's professional fees is due in full at the time of your appointment.

We will be happy to file your claims for you. If, however, your claims are not paid within a six-week period, the balance will be your responsibility.

Patients paying their portion of the entire professional fee of \$400.00 or more at the time of service will receive a cash discount of 10% if paid by check or cash. If paid by Visa or MasterCard, you will receive a 5% discount.

Arrangements, if necessary, can be made to pay one-third down one week prior to their first appointment and the remaining balance to be divided into two equal installments and due on the following two months.

A finance charge of 1% per month (12% per year) will be added to account balances remaining over 90 days.

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## **PATIENTS WITHOUT DENTAL INSURANCE**

Full payment for professional services is expected at each appointment.

Patients paying their portion of the entire professional fee of \$400.00 or more at the time of service will receive a cash discount of 10% if paid by check or cash. If paid by Visa or MasterCard, you will receive a 5% discount.

Arrangements, if necessary, can be made to pay one-third down one week prior to their first appointment and the remaining balance will be divided into two equal installments and due on the following two months.

A finance charge of 1% per month (12% per year) will be added to account balances remaining over 90 days.

## **FOR OUR SENIOR CITIZENS**

For our patients who are senior citizens, a 10% discount will be given on all dental work if paid in full at the time of service. A 5% discount will be given if payment is to be made at a later date other than at the time of service.

If your portion of the bill is paid with Visa or MasterCard, you will receive a 5% discount.

This discount will not be given in conjunction with any other special financing or discount programs we offer.

## **DENTAL INSURANCE**

### **Facts you should know**

Dental insurance is rapidly playing a larger and larger role in helping people obtain dental treatment. Since we strongly feel our patients deserve the best possible dental care we can provide, and in an effort to maintain the highest quality of care, we would like to share some facts about dental insurance with you.

**FACT #1** - Dental insurance is NOT meant to be a PAY-ALL. It is only meant to be an aid.

**FACT #2** - Many plans tell their insured that they will be covered “up to 80%” or “up to 100%”. In spite of what you are told, we’ve found some plans only cover about 40% or 50% of an average fee. Some plans pay more and some plans pay less. The amount your plan pays is determined by how much your employer paid for the plan. The less they paid for insurance, the less you will receive.

**FACT #3** - It has been the experience of many dentists that some insurance companies tell their customers that “fees are above the usual and customary fees” rather than saying to them “our benefits are low.” Remember, you get back only what your employer puts in – less the profits of the insurance company.

**FACT #4** - Some routine dental service are NOT covered by insurance carriers.

**FACT #5** - We anticipate payment from the patient’s insurance company within six weeks of the date of billing. After that extended period of time, any balance becomes the patient’s responsibility. If and when the insurance company pays beyond this extended period, the patient will be reimbursed promptly by our office.

Please do not hesitate to ask us any questions about our office policies. We want you to be comfortable in dealing with these matters and we urge you to consult us if you have any questions regarding our services and/or fees. We will fill out and file insurance forms at no charge. We will do all we can to assure you of maximum benefits.

If you have any questions regarding your insurance, we ask that you contact your insurance company for the specifics and details of the plan it is conducting in your behalf.

*If you have any questions concerning our financial policy please feel free to call our business office at (419) 666-3327.*