

Financial Policies

Thank you for choosing our team as your dental care provider. We are committed to your treatment being both a pleasant and successful experience. The following financial policy has proven instrumental in keeping dental costs down for our patients by eliminating the expenses associated with billing. Payment is due in full at the time of service. We accept the following methods of payment.

Cash, Checks (electronically verified & converted via our terminal), Visa/MasterCard, American Express, & Discover. We have extended payment plans available through one of our 3rd party financial partners: Carecredit or EzPay. Our office does not accept partial payment without the use of a 3rd party company.

Regarding Insurance

If you prefer, our office will file your insurance claim as a courtesy to you. This is a special service we provide **free of charge** for our patients to help eliminate confusing paperwork. Although we will verify benefits in advance, and make every effort to give you accurate information, the information we give you is dependent upon what your insurance company is willing to disclose. **Typically, there is always a portion that is not covered by your benefit plan resulting in a balance owed by the patient.** Patients are ultimately responsible for knowing & understanding their benefits.

Please remember that your dental coverage is a contract between you and your insurance company. Our office is not party to that contract. Please be aware that some treatments provided may not be considered reasonable or necessary by your insurance, and may be labeled “not-covered” or “plan exclusion.” The level of coverage of any dental plan is directly related to the premium negotiated with the policy holder’s employer. Your insurance is not concerned about the quality of your dental treatment, but rather saving money by covering the least expensive and often the lowest quality option to treat your teeth. We are obligated and committed to providing our patients with the highest level of quality.

Our office is “in-network” with several PPO plans. Any PPO plan is generally accepted at our practice, however if we’re considered “out of network,” patients will be responsible for the difference between what the insurance company “allows” and what our fee is. DMO, HMO, DHMO, Medicaid, and Medicare are not accepted at our practice.

All dental insurance companies have the disclaimer that information they provide is never a guarantee of payment, and that benefits cannot be guaranteed until the claim is received. Please understand that we are not responsible if your insurance company gives us incomplete or erroneous information or rejects a claim. If you wish to avoid unexpected balances, we encourage you to pay for services in full, and we can assist you in receiving reimbursement from your insurance. **Any balance not paid by insurance within 60 days of the date of service becomes the responsibility of the patient regardless of the insurance.** After this 60 day period, we can no longer attempt to receive reimbursement from the insurance, and the balance must be paid. Our office utilizes the very latest technologies & tools to receive payment promptly, and every opportunity is given to your insurance to pay the claim on time.

Appointment Policies

Dearest patients, because appointments fill up so quickly, and we have turned other patients away in order to reserve *one-on-one* time especially for you, our office does require 24 hours (1 business day) notice to cancel or reschedule an appointment. If 24 hr (1 business day) notice is not provided, a \$50 cancellation fee will apply. Our appointment times are reserved for specific procedures. Most patients don't realize that dental appointments can range between 1 hour in length to 3 or more hours in length.

Regarding Root Canals...

When scheduling an appointment for a root canal and/or crown, a deposit of \$250 will be required to book the appointment. Please note that with these kinds of appointments, 72 hours notice is required to cancel or reschedule in order for the deposit to be refundable. These appointments are 2-3 hours in length, and are sometimes scheduled weeks in advance. This unfortunately has become necessary due to a high rate of cancellation, and our inability to fill such a large opening at the last minute.

Your cooperation is greatly appreciated. Please let us know if you have any questions or concerns.

Please sign below stating that you have read & understand the above financial policies.

Patient Signature

Date