

# **Financial Policy**

Our office is committed to providing all patients with the highest quality dental care. The following policies are in place to ensure that we can continue to do so far into the future.

#### **PAYMENT OPTIONS**

Cash, Personal Checks, Visa/MasterCard/Discover/AmEx, CareCredit

#### FINANCIAL RESPONSIBILITY

Patients are expected to pay for services received in full at the time of service. For treatment lasting multiple appointments, 50% payment is expected at the first appointment with the remaining balance due at the last appointment. The parent or guardian bringing a child (under 18 years of age) to our office and authorizing treatment is responsible for payment of all charges related to that treatment.

#### **INSURANCE**

We will collect the estimated copay and deductible for patients with dental insurance on the day of service. If the insurance reimbursement is less than was estimated, we will mail a statement with the balance due at time of receipt. Overpayments will be handled as credits on the account; refunds may be requested. All charges incurred are ultimately the patient's responsibility regardless of insurance coverage.

## **NOT COVERED SERVICES**

In the event that a service is determined "not covered" by insurance the patient is responsible for payment. Most benefits will be verified prior to a patient's appointment but it is the patient's responsibility to understand the limitations of their dental insurance. Pre-authorizations for treatment will be sent to insurance upon request by the patient.

# **RETURNED CHECK FEE**

A \$35 service charge will be applied to your account for any returned check.

## **CANCELED/MISSED APPOINTMENTS**

Appointments that are missed, rescheduled or canceled with less than 2 business days notice will incur a fee of \$75. Multiple missed or last minute rescheduled/canceled appointments may result in dismissal from office.

# **PAST DUE ACCOUNTS**

All balances past due over 90 days are subject to a collections process by a 3<sup>rd</sup> party. All reasonable expenses incurred during the collections process will be the account holder's responsibility.