

FINANCIAL POLICY

To avoid possible misunderstandings regarding payments for services rendered, we are providing you with a statement of our financial policy. If you have any questions about our payment policies, please do not hesitate to contact our Business Manager/Insurance Coordinator.

Method of Payment

- For your convenience, our office accepts cash, personal checks, debit cards and most major credit cards (Visa, Mastercard, Discover).
- Additionally, we offer third-party financing through Care Credit that offers flexible payment options.
- Returned checks will be subject to additional collection fees assessed by the bank

Insurance

- Please keep in mind that your insurance policy is a contract between you and your insurance company.
- If you do not provide the information necessary to confirm benefits, payment in full will be due on the date of your service. If you would like to know what your insurer will reimburse, we recommend that you contact your insurer and review your benefits manual prior to your date of service.
- Most dental insurance plans do not cover 100% of the cost of your treatment. Because of this, you will be asked to make a down payment the day services are rendered. We will estimate your coverage as closely as possible, but until we receive payment from your carrier, it remains an *estimate*. The balance is your responsibility, whether your insurance company pays or not.
- Please be aware that some or possibly all the services provided may be considered non-covered services under the terms of *your* dental policy.
- If we do not receive your payment from your carrier within 60 days from the date treatment is completed, the entire balance is due from you.
- Refunds for overpayment will be sent after all treatment is completed and insurance has been collected.

Collection Policy

- Balances older than 90 days will be subject to collection proceedings. Should your account be turned over for collection, the undersigned agrees to pay for all costs and expenses, including reasonable attorney fees, court costs, and collection fees.
- These costs and fees will be added to the past due balance.

Missed Appointment/Cancellation Policy

- We understand that unpredictable events can occur unexpectedly and kindly ask those patients to give 24 hours' notice.
- Please note that a \$100 fee *may* be charged for patients who cancel without 24 hours' notice and/or miss their appointment.
- Excessive cancellations and no-shows *may* result in termination of our treatment agreement, and your records can be forwarded to another dental office.

Thank you for trusting our office with your dental care. Any questions may be directed to our Business Manager/Insurance Coordinator at (563) 359-4270 during regular business hours.