



# Office Financial Policy

So that our office may keep administrative costs as low as possible and continue to provide quality care to our patients, we have developed the following guidelines to follow when making financial arrangements for our patients. Our intention is to eliminate any confusion our patients may have with regards to how they may pay for any necessary treatment.

1. We accept *MasterCard, Visa, Discover, American Express* for payment of any treatment.
2. We accept cash or personal checks, however we cannot accept third-party checks or checks that are post-dated.
3. Our office is not able to finance payments any longer than the length of treatment. We are able to accept an initial payment of one-half to one-third of the balance at the start of the treatment with the remaining balance to be paid upon completion of the treatment. We ask all emergency patients not of record to pay all charges in full at the time service is rendered.
4. Patients who require monthly installments past the length of their treatment are offered financing through *CareCredit*, a third-party company.
5. A deposit of half the amount of treatment planned may be requested if the appointment time is greater than two hours.
6. Current patient balances without proper financial arrangements will have specific arrangements made and placed in writing to be approved by the financial coordinator before any additional treatment can be provided. All new services will be rendered under the current financial policy. We are able to accept the assignment of insurance benefits from a patient's primary insurance carrier and require all insurance deductibles and co-payments be paid at the time service is provided.
7. Any account balance over 30 days will be considered "past-due" and could be sent to collections.
8. No discounts are offered, unless specified by the doctor. There can be no exceptions to this policy in order to stay within insurance guidelines.
9. All patients will receive an invoice, indicating any service provided or payment.
10. Adults (regardless if they are the child's parent) who escort minor children to the office are required to pay for any services provided.
11. Our office is not a provider for Medicaid.
12. Services provided through Workers Compensation Insurance must be coordinated and approved by the doctor and the patient's employer prior to the start of any treatment.
13. In the event of a divorce and/or separation, each adult is responsible for any services provided individually or to their children in accordance with the financial arrangements policy of the office.
14. Unless specific financial arrangements have been made to indicate otherwise, it is the official policy of this office that all services are to be paid in full at the time treatment is rendered. When insurance benefits are to be utilized, the estimated portion will be expected to be paid at time of service. The patient's dental insurance will then pay the office our portion. Should there be a balance, a monthly statement will be sent to the patient for the remaining amount owed.
15. If the insurance payment portion is greater than estimated, this amount will be credited to the patient's account. The patient may request a refund of that amount or be applied to future dental treatment.
16. Our office will file your dental claim form for you with the understanding that the office cannot guarantee coverage.
17. It is the patient's responsibility to be familiar with one's dental insurance plan and any variations or changes that may occur. Although our office participates with most insurance plans, we may not always know what each plan is going to pay. The office will estimate these portions to the best of our ability for each patient.
18. Our financial coordinator will gladly estimate your portion for each dental visit. If you are in need of a more accurate estimate, the office will submit for a pre-determination on a patient's behalf. This typically takes 2-3 weeks to receive notice once submitted.
19. The office offers a yearly dental savings/membership plan for patients that don't have a dental insurance plan or wish to discontinue utilizing dental insurance.