

FINANCIAL POLICY FOR OUR PATIENTS

Our office wants all of our patients to be able to comfortably afford dental care. We proudly offer the following financial policy so that our patients can have the opportunity to decide which payment option best suits their needs.

INSURANCE: Our office understands the value of insurance benefits to our patients and will gladly work with you to help get the maximum benefit available to you. We will accept assignment of benefits. This means that you must sign the portion of your insurance form that “assigns” payment to our office. Most dental insurance plans **do not cover 100%** of the cost of your treatment. Because of this and the extreme delay in receiving payment from the insurance company, you will be asked to pay your deductible and your portion of your charges the day the service is rendered. We will **estimate** as closely as possible your coverage, but until we actually receive the payment from the insurance company, it is just an estimate. We will **assist** you in dealing with your insurance company, but the ultimate responsibility lies with you. After 60 days the balance will be due in full from you. Our estimates are subject to final approval by your insurance company and could therefore change the amount due to our office. We will also assist you in filing secondary insurance, if you should have that need as well.

PAYMENT OPTIONS

1. **Prepayment of Treatment in Full.** Our office offers a 5% discount to those patients willing to pay for treatment in full in advance of treatment with either cash or check. A 3% discount is offered to patients who pay for their treatment in full in advance of treatment with a credit card.
2. **Credit Cards.** Our office accepts Visa, MasterCard, American Express and Discover. If you prefer to pay out larger portions of treatment on your credit card on a regular monthly basis, we can accommodate you by having you sign a monthly authorization. Once per month, your credit card will be charged the allotted monthly amount. This helps you avoid large amounts of interest. A down payment will be required.
3. **Post Dated Checks.** If your anticipated dental treatment will be more than \$1000, you can split the fee into 3 payments. The first payment is due at the time the dental treatment is rendered and will be 50% of the full fee. The second and third checks must also be written at the time of service, but will be post dated 30 days and 60 days later.
4. **Outside Dental Financing.** We understand that not all dental expenses can be planned for in advance and so we offer all of our patients the option of using an outside financial partner. Upon qualifying, you will be extended a line of credit for treatment costs by an outside financing company. This financing is available for those patients who need to extend their payments over a longer period of time. Many of our patients qualify for an interest-free loan as long as it is paid off under the terms specified by the financing company. Others qualify for loans with minimal finance charges. The qualification process is simple and can usually be completed within a few minutes.

We would be happy to work with you to plan out the most appropriate arrangements for your budget. Financing your treatment allows you to start your dental care immediately and spread the payments over a time period. Most importantly, it offers you the opportunity to enjoy the benefits of your dental health without the financial strain.

We want to thank you for trusting us as your health care provider. We truly appreciate your trust in us and appreciate the opportunity to serve you. Part of our service to you is to try to contain the ever-rising cost of health care. With this end in mind, it is our goal to minimize the administrative costs associated with billing patients and have patients take care of the finances at the time the services are provided.