

Financial Guidelines



Patients Without Dental Insurance

1. Cost of treatment is due the day service is rendered.

Patients With Dental Insurance

1. Patients are responsible for providing our office with correct and updated insurance information.
2. Patients are responsible for knowing their insurance benefits.
3. Patients are responsible for any portion of treatment cost that the insurance company does not cover.
4. Estimated patient portion is collected the day service is rendered. As a courtesy to our patients, we provide a treatment plan for all recommended treatment. This treatment plan includes the **estimated** out-of-pocket expense for the patient. Please keep in mind that when a patient chooses to utilize insurance to help pay, we can only estimate the balance due. We do not dictate if and how much the insurance company may pay.
5. A treatment plan is not the same as a pre-authorization from the insurance company. Pre-authorizations are done upon request from the patient but should not be considered a guarantee of insurance benefit amount. Even with pre-authorization, the insurance company may choose to pay a different amount. Final payment decisions from the insurance company are only made after the services are rendered. **Patients should be aware they may be required to pay more despite having a pre-authorization beforehand.**
6. When utilizing two or more insurance companies there may be a delay in determining the balance due after insurance has paid as each insurance company has 30 days to respond to any claim submitted. A claim can only be submitted to one insurance company at a time.

All Patients

1. We do not have the ability to set up payment plans. We do offer financing through Care Credit. Care Credit is a healthcare credit card that you can use to pay for dentistry. You can also utilize Care Credit at any other enrolled health, beauty, or wellness business.
2. Statements are typically mailed after all outstanding insurance claims have been processed. Statements will also be mailed quarterly to all patients who have open claims older than 60 days.
3. A finance charge of 0.5% may be assessed on all account balances not paid within 30 days of the statement due date.
4. Accounts that have had three consecutive statements processed and have not had a payment will be referred to a collection agency.
5. We reserve the right to dismiss you, and any other patient associated with your account, from our practice if the account is referred to a collection agency. Dismissal means we will no longer see you as patients.

Please sign below to acknowledge that you have received this copy of our Financial Guidelines:

Patient: _____

Date: _____