

Financial Policy

We are committed to providing you with the highest quality dental care. If you have dental or medical insurance, we will be happy to answer any questions relating to your insurance and bill on your behalf; however, we need your assistance and your understanding of our payment policy.

As dental care providers, our relationship is with you, not your insurance company. **While the filing of insurance claims is a courtesy that we extend to our patients, acceptance of insurance assignments does not absolve the patient of FULL responsibility for charges for treatment rendered.** If we fail to receive a response from your insurance company within 30 days, or if your claim is denied payment, you may be responsible for payment of the account in full.

Please understand that not all services are a covered benefit in all contracts and no insurance company pays 100% on claims submitted. Therefore, if you have insurance, you will be required to pay an ESTIMATED PORTION of the bill at the time services are rendered (this amount can vary between 20% to 50% depending on your insurance coverage and the maximum amount of coverage remaining for the year). Once your insurance pays, your account will be reconciled, and **you will be billed for the balance or sent a check for the overpayment.**

If you are a private patient, payment for services is required at the time services are rendered. We offer five payment options: cash, checks, mastercard, visa, or AMEX.

Any accounts with balances over 30 days old will be subject to a 1.5% monthly finance charge (18% annual rate)

Any returned checks are subject to a \$12.00 service charge.

We realize that temporary financial problems may affect timely payment of your account. If such problems do arise, we encourage you to contact us promptly for assistance in the management of your account.

If you have any questions about the above information or any uncertainty regarding insurance coverage, please do not hesitate to ask us, we are here to help you.

"I have read and understand the financial arrangement."



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