

## Patient Financial Policy

## It is customary that payment is due on the day that services are rendered. You will be given an estimate of the costs.

If you are a member of a Dental Insurance Plan and have chosen us as a provider, it is your responsibility to:

- Provide us with information relative to your claim, including insurance card, ID number/group number, claims mailing address, employer, name of insured, date of birth, address and Social Security number.
- □ Pay your deductible or co-pay at the time of service unless other arrangements have been made.
- Patients should be aware that some insurance companies only pay claim percentages based on their evaluation of what is "usual and customary" and not on our fee schedule.
- □ After we have received payment from your insurance company, any refund will be mailed to you or if there is any outstanding account balances you will receive a statement.
- □ It is impossible for us to know what individual policies will allow as policies are handed out to the subscriber and the employer. Not the dental offices.

Remember, your insurance plan is a contract between your employer and the insurance company. Benefits depend solely on what the purchaser (employer) wishes to offer. Some plans cover as little as 30% or as much as 100% of covered services with most falling in the 50% to 80% range. The insurance company is responsible to the patient. Specific questions should be directed to your insurance carrier or your employer. All patients are financially responsible for their accounts.

## Insurance claims for your carriers are filed as a courtesy at no charge to you.

- □ To assist you with your payment, our office accepts Cash, Check, Visa, Mastercard, Discover, American Express and Care Credit.
- □ A \$25. overdraft charge will be posted to your account for each insufficient check.

I have read this agreement and fully understand its content.	I understand that I am
responsible for all charges regardless of my insurance cover	age.

Patient or responsible party's signature.	Date