

FINANCIAL POLICY

WELCOME! We at Children's Dentistry believe in giving you the best possible dental care. We want you to feel as comfortable as possible throughout your treatment. This includes understanding your treatment plan as well as our financial philosophy.

FINANCIAL AGREEMENT:

Many people think that if they have dental insurance, it is the insurance company which owes the doctor for services. This is not the case. The dental contract is between the patient and the insurance company. Therefore, the patient is responsible for the bill, regardless of the insurance coverage. As a courtesy to our patients, we will bill your insurance company; however, the responsibility for payment remains with you. In order for us to bill your insurance you must supply us with complete information about your coverage including any necessary forms and group numbers.

Insured dental patients are expected to pay the estimated non-insurance portion at the time of service. Most dental insurance plans do not cover 100% of the cost of your treatment. **If insurance has not paid within 60 days of treatment you will need to make full payment to this office and be reimbursed when insurance pays.** We will mail monthly statements to all our patients with an outstanding balance. Unpaid balances over 60 days will be assessed a finance charge of 18% annum.

Patients with insurance are expected to pay estimated patient portions due in full at the time of service unless prior arrangements have been made. Patients who are not insured are expected to pay fees in full at time of service. Payments may be made with cash, check, Visa, MasterCard or CareCredit. We also offer a 5% discount for full cash/check payment on the date of service for uninsured patients.

IF YOU ARE INSURED PLEASE:

1. Be familiar with the coverage and deductible on your insurance plan(s). To help you better understand your dental benefits, read your booklet, call your employer/ personnel department, or insurance company. **We are not responsible for knowing specific details about your policy as every dental plan is different and varies from group to group with frequent changes.** It is a contract between you, the insurance company, and your employer. We are providing billing services as a courtesy to you.
2. Bring your insurance card and/or insurance form with you on your first visit or every time you have an insurance change.

An often misunderstood term used by many insurance companies is Usual, Customary, and Reasonable (UCR). This is an arbitrary fee ceiling at which the insurance companies will stop reimbursement. After this ceiling, coverage for a particular procedure will cease. Again, this has nothing to do with the fee charged, but with the level of coverage negotiated by the policy holder.

PLEASE SIGN AND RETURN TO THE RECEPTIONIST:

I acknowledge that I am financially responsible for all charges whether or not they are covered by insurance. If it becomes necessary to effect collections of any amount owed the undersigned agrees to pay all costs and expenses, including reasonable attorney fees. I hereby authorize the doctor to release information necessary to secure the payment of benefits.

Signature:

_____ Date: _____

WE APPRECIATE YOUR TRUST AND CONFIDENCE in our office. Our goal is to make your visits as pleasant as possible. If you have any questions, problems or suggestions concerning your treatment or our policies, please do not hesitate to ask our staff.