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Financial Policy

Patients are expected to pay for our services at the time they are rendered. Our patients who have dental insurance are expected to pay the amount of their estimated co-pay and deductible at the time of service. Payments may be made using cash, check, Visa, MasterCard, Discover and American Express. We also offer CARECREDIT, which are financing options that are available only for healthcare expenses. We will mail monthly statements to all patients with an outstanding balance.

Optional payment terms:

1. Payment in Full discount: We offer a 5% accounting courtesy for all services over \$500 that is paid in full at the time of services.
2. Prepay discount: If you choose to prepay for services at time of making appointment over \$500 using cash, check, Visa, MasterCard, Discover and American Express, we can extend a 10% courtesy.
3. Term Loan: By arrangements with CARECREDIT. We can offer patients upon approval, an interest-free term loan 6months, 12months and 18 months with no down payment, no annual fee and no prepayment penalty. Ask for an application.
 - A. 6 months No interest plans have a minimum balance of \$200.00
 - B. 12 months No interest plans have a minimum balance of \$1000.00
 - C. 18 months No interest plans have a minimum balance of \$3000.00

*There will be an additional fee for any added services NOT included in the original treatment plan.

Appointments:

In order to serve you better and keep the cost of dental care down, we try to maintain an efficient appointment system. Our cost of providing care increases greatly when people fail to keep scheduled appointments or cancel at the last minute. We require at least a 24 hour notice for any cancelled appointment.

*Appointments canceled less than 24 hours notice will be subject to a **\$50.00** cancelation fee.

* After 3 missed appointments or cancelled appointments we will place you on a short call list, which means we will phone you when an appointment time becomes available on short notice. This gives you the opportunity to know if your busy schedule has an opening for a dental appointment within the next few hours.

*All of our doctors will diagnose treatment based on your dental health not your insurance coverage.

Insurance Information:

As a courtesy to our insured patients, we submit claims to your insurance company free of charge. We will help you to receive your maximum allowable benefits. In order to do this we need your insurance card and/or insurance policy with you on your first visit of every calendar year or when your insurance benefits renew (your insurance year may not run January – December).

Please indicate your understanding and acceptance of these financial policies by signing below. For the mutual convenience of you and the practice, it is understood that this executed copy of the Financial Policy also shall cover your dependent children who are patients of the practice.

Patient Name

Date

Patient Signature

Date