

## ***Insurance, Fees and Payment Plans***

Excellent dental care is a wonderful investment for your comfort, appearance, self-confidence and health. We are sensitive to your needs and financial concerns. If you have any questions or we can help in any way, please feel free to contact us.

**Estimate in Writing - Fast & Easy:** We will always provide you with a written estimate of cost before we start any treatment. To make payment as fast and easy as possible, we accept Visa, MasterCard and debit cards. We also accept checks and cash payments.

**Fewer Appointments:** Once you have reserved time, please do not change your appointment. For visits of 90 minutes or more, we ask for \_\_\_\_\_% down-payment to reserve the doctor's time. We encourage longer appointments when possible to get as much done for you in the fewest visits possible.

**Insurance - Express VIP Checkout:** We are happy to process your insurance for you. To accept insurance, we request your estimated co-payment upon arrival so you don't have to wait after your appointment. We also ask that you leave a credit card on file for any additional fees that may come due. When your insurance is received, we automatically credit or debit your charge card to make your payment correct. No more dental bills to worry about!

**Estimating Your Benefits:** Our staff are experts on insurance. They try hard to estimate your benefits and answer any questions you may have. However, your contract is between you and your carrier and we have no control over their decisions. Occasionally, a carrier will be "difficult." If insurance payment is not received after 60 days, we automatically bill your credit card for the outstanding balance.

Please do not ask us to change codes to obtain better benefits for you. This is felony insurance fraud. By law, we are also not allowed to waive deductibles, co-payments or non-covered services for you. If you do not provide complete or correct information, or if eligibility cannot be verified, we cannot process your claim and must ask for payment-in-full.

For written pre-estimates, there is a \$\_\_\_\_\_ fee which is taken off if that treatment is completed. However, we find pre-authorizations to be so inaccurate and time-wasting that we strongly discourage them.

**Payment Plans - Making Care Affordable:** We offer several payment plans to make the best care fit almost any family budget. For the greatest flexibility and the most payment options, we use some wonderful outside services. Some plans are interest-free. Please ask if you would like more information.

**Billing Problems:** Accounts over 30 days incur \_\_\_\_\_% annual interest charge and a \$\_\_\_\_\_ statement fee. Balances over 90 days are generally referred to a third party for collection. You are responsible for all collections costs. The fee for insufficient funds is \$\_\_\_\_\_.

Patient signature \_\_\_\_\_ Date \_\_\_\_\_