## **Payment Policy**

Thank you for choosing us as your dental care provider. We are committed to providing you with quality and affordable health care. Because some of our patients have had questions regarding patient and insurance responsibility for services rendered, we have been advised to develop this payment policy. Please read it, ask us any questions you may have, and sign in the space provided. A copy will be provided to you upon request.

- Insurance. We participate in most PPO insurance plans. If you are not insured by a plan we do business with, payment in full is expected at each visit at the time of check-in. If you are insured by a plan we do business with but don't have an up-to-date insurance card, payment in full for each visit is required until we can verify your coverage. Knowing your insurance benefits is your responsibility. Please contact your insurance company with any questions you may have regarding your coverage.
- Co-payments and deductibles. All co-payments and deductibles must be paid at the time of check-in. This arrangement is part of your contract with your insurance company. Failure on our part to collect co-payments and deductibles from patients can be considered fraud. Please help us in upholding the law by paying your co-payment at each visit.
- **Non-covered services.** Please be aware that the services you receive may be non-covered by your insurance company. You must pay for these services in full at the time of visit.
- **Proof of insurance.** All patients must complete our patient information form before seeing the doctor. We must obtain a copy of your driver's license and current valid insurance to provide proof of insurance. If you fail to provide us with the correct insurance information in a timely manner, you may be responsible for the balance of a claim.
- Claims submission. We will submit your claims and assist you in any way we reasonably can to help get your claims paid. Your insurance company may need you to supply certain information directly. It is your responsibility to comply with their request. Please be aware that the balance of your claim is your responsibility whether or not your insurance company pays your claim. Your insurance benefit is a contract between you and your insurance company; we are not party to that contract.
- Coverage changes. If your insurance changes, please notify us before your next visit so we can make the appropriate changes to help you receive your maximum benefits. If your insurance company does not pay your claim in 45 days, the balance will automatically be billed to you.
- Nonpayment. If your account is over 90 days past due, you will receive a letter stating that you have 20 days to pay your
  account in full. Partial payments will not be accepted unless otherwise negotiated. Please be aware that if a balance
  remains unpaid, we may refer your account to a collection agency. We may not be able to provide dental care to you if
  the balance remains unpaid.
- Missed appointments. In order to be respectful of other patients, please be courteous and call us promptly if you are unable to show up for an appointment. This time will be reallocated to someone who is in need of treatment. If it is necessary to cancel your scheduled appointment, we require that you call at least 48 hours in advance. Appointments are in high demand, and your early cancellation will give another person the possibility to have access to timely dental care. Failure to cancel your appointment in a timely manner will result in a \$50 charge to your account.

Our practice is committed to providing the best treatment to our patients. Our prices are representative of the usual and customary charges for our area.

Thank you for understanding our payment policy. Please let us know if you have any questions or concerns.

I have read and understand the payment policy and agree to abide by its guidelines:

Full name of patient or responsible party

Signature of patient or responsible party

Date

