

FINANCIAL POLICY

PLEASE READ BELOW FOR DETAILED INFORMATION ON OUR PRACTICE'S FINANCIAL POLICY

INSURANCE

Much confusion exists regarding dental insurance payments. Your dental insurance plan is a contract between **you and your insurance company.** Because the terms of all plans and policies differ, you should be familiar with the specific terms of your policy. Although the filing of insurance claims is a courtesy that we extend to our patients to facilitate their prompt reimbursement, please understand that the payment of all fees is *your* responsibility.

Our office does not participate with all insurance plans, however we do file with all insurance companies on your behalf. Our patients are, however, responsible for any *ESTIMATED* co-payment and amounts not covered by their insurance plan at the time services are rendered. If your copay is underestimated, you are **ALWAYS** responsible for the remaining balance on your account.

COLLECTIONS

Accounts without a payment agreement that have a balance over *60 days* will be considered overdue. These accounts are due immediately, regardless of insurance status. Returned checks will be subject to an administration fee of \$30. The patient, parent and/or guardian shall be responsible for payment of all procedures performed in this office, including any treatment not covered by any dental insurance. Any account more than *90 days* overdue will be sent to a collection agency. These accounts will be subject to an additional 30% of the overdue balance in order to cover the costs incurred by the collection agency.

CONSENT

I certify that I have read, understood and agree to the terms. I understand I am able to request a copy of this financial policy at any time.

Patient Name (print)

Patient Signature (or guardian)

Date_____