



Patient Financial Agreement

We are committed to providing you with the best possible dental care. If you have dental insurance, we would like to help you receive your maximum allowable benefits. We will discuss your proposed treatment with you and let you know what your insurance is likely to cover. There are several things you need to know about dental insurance:

1. Your insurance is a contract between you, your employer and your insurance company.
2. Our fees are generally considered to fall within the usual, customary and reasonable (UCR) range by most insurance companies and therefore are covered up to the maximum allowance by each insurance carrier.
3. Recently, many insurance companies have chosen to base their benefits on an arbitrary “schedule of fees” which is much lower than UCR fees and bears no relationship to the current standard and cost of care in this area. It is important for you to understand how your insurance figures your dental benefits.
4. Not all services we provide are covered benefits for all insurance contracts. Some insurance companies arbitrarily select certain services they will not cover. Your dental needs may not correspond with your insurance coverage.

Payment for services is due at the time services are rendered unless payment arrangements have been approved *in advance* by our staff. We accept all major credit cards, debit cards, and Care Credit. For your convenience, we will be happy to submit insurance claims on your behalf. For those patients with dental insurance the estimated portion of charges is due at the time services are rendered. The estimated portions are based on the benefits received from your insurance. If we are not a contracted provider for your plan, your actual out of pocket expenses may be higher than our estimates. Our office always recommends that patients contact their insurances directly for exact amounts.

Returned checks and balances older than 60 days may be subject to additional collection fees and an interest charge of 1 ½ % per month. Charges may also be made for appointments cancelled with less than 24 business hours notice.

As dental care providers, our relationship is with you, not your insurance company. While the filing of insurance claims is a courtesy we extend to our patients, all charges are your financial responsibility from the date services are rendered. We realize that temporary financial problems may affect timely payments on your account. If such problems do arise, we ask you to contact us promptly for assistance in the management of your account.

Please contact us with questions about the above information or any uncertainty regarding your insurance coverage.

Signature

Date