

ABOUT FINANCIAL ARRANGEMENTS AND DENTAL INSURANCE

We are committed to providing you with the best possible care. If you have dental or medical insurance, we are eager to help you receive your maximum allowable benefits. In order to achieve these goals, we need your assistance and understanding of our payment policy.

Payment is due at the time services are rendered unless other arrangements have been approved in advance by our staff. We accept cash, checks, MasterCard and Visa. We will be happy to help process your insurance claims for either claim payment to this office or for reimbursement to you. If assignment of benefits is not made to our office, payment for services rendered is due from you at time of service.

Returned checks and balances older than thirty (30) days may be subject to additional collection fees and interest charges of 1 ½% per month. Charges may also be made for broken appointments and appointments cancelled without 24 hours' advance notice.

Patient hereby acknowledges and agrees that any account that becomes delinquent will be subject to collections service. Patient agrees to pay all court costs and reasonable attorney fees for collection of all past due amounts owed, plus interest thereon at 18% (eighteen percent) per annum on all such amounts outstanding.

We will gladly discuss your proposed treatment and answer any questions relating to your insurance. You must realize, however, that:

1. Your insurance is a contract between you, your employer and the insurance company. We are not a party to that contract.
2. Our fees are generally considered to fall within the acceptable range by most companies and, therefore, are covered up to the maximum allowance determined by each carrier. This applies only to companies who pay a percentage (such as 50% or 80%) of "U.C.R." "U.C.R." is defined as usual, customary and reasonable fees for this region. Thus, our fees are considered usual, customary and reasonable by most companies.

This statement does not apply to companies who reimburse based on an arbitrary "schedule" of fees, which bears no relationship to the current standard and cost of care in this area.

3. Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover.

We must emphasize that as dental care providers, OUR RELATIONSHIP IS WITH YOU, NOT WITH YOUR INSURANCE COMPANY. While the filing of insurance claims is a courtesy we extend to our patients, all charges are your responsibility from the date the services are rendered.

If you have any questions about the above information, PLEASE do not hesitate to ask us. We are here to help you.

Sincerely,



I understand and agree that, regardless of my insurance status, I am ultimately responsible for the balance on my account for any professional services rendered. I have read all of the information on this sheet.

Signature: _____

Date: _____