

Financial Policy

Our office is committed to providing your child with the highest level of care using the most up to date materials and technology. Our financial policy is intended to aid our patients in facilitating this excellent care.

Dental insurance is a money benefit provided by an employer to help their employees pay for routine dental services. Each employer buys a plan of varying benefits and costs. Even though your insurance may say it pays 100%, this 100% is what the insurance carrier allows as a payment, not what a dentist charges. Many insurances list these allowed payments as what is called a "UCR" fee. This fee is based on an agreement between the insurance and your employer, and is not based on your dentist's fees. You are responsible for all charges incurred, regardless of insurance coverage. We do our best to provide an accurate estimate of what you will owe based on your insurance benefits. However, the insurance companies will not share the "UCR" fee information, so we are estimating.

Each dental insurance contract is different and even though a procedure may be medically or dentally necessary, it may not be covered with your benefits. It is important to understand that this does not mean it is not necessary, just that your plan has chosen not to provide coverage.

We will file your insurance benefits as a courtesy to you to maximize your insurance reimbursement. Although we will submit a claim on your behalf, we accept no responsibility for the outcome. We do not guarantee that your insurance company will pay for the treatment you receive. If coverage is denied, you will be responsible for paying the full amount, and you may choose to dispute with your insurance company. We will provide any information you need for this, but we will not dispute the claim with your insurance carrier. We will ask your insurance carrier to make payments directly to our office. Payment for services is due on the day of treatment. If we underestimate or if your insurance does not pay the balance for whatever reason, you will be responsible for the remaining balance. If your insurance carrier pays more, we will refund the difference to you or your account, whichever you prefer.

We accept debit cards, checks, and most major credit cards. All returned checks will be subject to a \$39 fee. Balances that are unpaid after 60 days are subject to finance charges as well as collection fees. We also offer third party financing to help you with your dental care, through Care Credit, if needed.

Please feel free to ask us any questions regarding our policy at any time. We will do our best to make this an easy process.

Signature _____ Date _____ -