

Financial Policy Regarding Payment and Insurance

Payment: The parent or guardian who is bringing the child to our office is responsible for the payment of all charges. We cannot send statements to other parties. We expect payment for the portion of treatment that is not covered by your insurance on the day of service. We accept cash, checks, MasterCard, Visa, Discover, Amex, and debit cards. Payment plans can be set up through Care Credit for those in need of an extended payment option.

Dental Insurance: Our practice is in network with Delta Dental Premier and BCBS Indemnity. If you have a different insurance plan with out of network benefits you are still able to have your dental care with us. A dentist who participates in your plan may provide services at a lower cost. As a courtesy to our patients with dental insurance, we will file an insurance claim for payment directly to us if your insurance allows. You will be responsible for all co-payments, deductibles, or actual fees that your dental insurance does not cover on the day of treatment. You may request the fee for your scheduled appointment. Please inform us if your insurance has changed. Please be aware that dental insurances have co-pays, deductibles, or fees that are not covered. Your insurance carrier is required to provide you out of pocket costs.

Pre-Treatment Authorization: We will request a pre-treatment authorization from your insurance company. Your insurance pre-estimate may not be accurate and does not guarantee payment. It is an estimate regarding your dental deductible and co-pay. Should you choose to complete your dental care prior to receiving the pre-estimate we will collect an estimation of what is due. After insurance payment is received, we refund you any money that was overestimated or bill for what was not collected on the day of service. We ask that you familiarize yourself with your dental plan and the insurance benefits you have. This can help you to avoid unexpected bills. Please be aware that treatment recommendations may change due to the progressive nature of dental disease.

Fillings: Our office only uses white (composite) fillings. Please be aware that your insurance company may not pay for a white filling at the same level as a silver (amalgam) filling. The difference is your responsibility.

Nitrous Oxide: The fee for Nitrous oxide (laughing gas) is \$80 and is typically not covered by dental insurance. To schedule a nitrous appointment, we require a deposit of \$50. This deposit will be applied to your nitrous fee but will not be refunded if your child eats or drinks one hour prior to the appointment and the visit needs to be rescheduled. No refunds will be given if the parent chooses not to have nitrous the day of the procedure, if you miss your appointment, or don't provide 24 hours notice to reschedule.

Missed Appointments: Appointments are confirmed by email and text messages. Please make sure we have accurate information on file for your family. We ask that you provide us with at least 24 hours notice to cancel or reschedule any appointment so that we may use the time reserved for you for another patient. If you do not provide us with a 24-hour notice, a cancellation fee will be applied to your account. This fee will vary depending on the length of the appointment. After several missed appointments your family will be placed on a same day status.

Past due accounts: Past due accounts are subject to a monthly finance charge, certified letter fee, and a debt collection fee to cover the costs of profit recovery. Overdue accounts will be turned over to the collection agency or small claims court. You agree to pay any and all attorney fees associated with the collection of monies due.

Returned checks: There is a \$30.00 charge for all checks returned by your bank for any reason.

Copy of records: There is a charge for the copy of records and X-rays.

Please remember, even if you have insurance, you are responsible for payment of your account. Please realize that your insurance benefits are determined by the type of plan chosen by you and/or your employer. We are here to help you answer any insurance or billing questions you may have but it is ultimately your responsibility to be knowledgeable about your dental plan.