

## Dental Associates at Pitman

### Our Financial Alliance

Our goal in discussing financial arrangements with you is straightforward: ***to create an understanding and partnership in the settlement of your account.***

It is important to us that the quality of our business services matches the quality of our dentistry. We want the handling of your account, from the initial appointment through the final payments to be perceived as an extension of the dental care we provide you and your family.

#### PATIENT'S ROLE

As with any partnership, both parties have a role to play. Our role is to provide you with quality service. In turn, your role is to pay for your treatment in a timely manner. Our team will work with you to determine financial arrangements that make sense for both of us. With an agreement made, our joint follow-through will result in a win for everyone.

In developing a financial arrangement it is important to remember your dental future. Our experience has shown that when an account lingers, patients are likely to defer their appointments. It is discouraging to add new charges to an account when trying to pay off old charges. With this in mind, we will concentrate our efforts on clearing your account in as short a time as is comfortable for both of us.

**I understand that payment is due at the time of service. Any unpaid balance after insurance pays is due within 30 days. I understand that if my account reaches collection status (90 days), my account may be turned over to a collection agency. I will pay ALL costs of collections, including the agency's fees incurred for collection. Additionally, if my account reaches collection status (90 days), I agree to pay a monthly fee in an amount equal to 1.5% of my remaining balance.**

#### PAYMENT OPTIONS

For your convenience, we offer the following methods of payment. If you have any questions concerning financial arrangements, it will be our pleasure to assist you.

\*Cash \*Personal Check \*Visa \*Mastercard \*Discover \*Care Credit \*CitiCard

1. If you have dental insurance, we provide a courtesy of estimating what your insurance company will pay. We require payment of your uninsured portion upon receipt of services.
2. Full payment is due at time of service with cash, check, Visa, MasterCard, or Discover.
3. We offer access to extended payment plans with credit approval.

## **REGARDING INSURANCE**

Each insurance company is different, so please note that your co-payment at our office for your dental procedures is only an estimate. Your insurance policy is a contract between you and your insurance company. We are not a party to that contract. However, as part of the financial arrangement process, we will bill your insurance company for your procedures and help you to maximize your reimbursement. Any unpaid balance after insurance pays is due within 30 days. In the event that your insurance company denies payment of a service, you are responsible for that fee.

The courtesy of providing estimates is just that – an ESTIMATE; it does not take into account your dental benefits' yearly maximum, existing outstanding claims, or treatment done by another dental office.

If you are unsure of your dental benefits coverage, we encourage you to contact your insurance company and become familiar with your specific benefits plan. Common questions to ask and be aware of are:

- Do you get two cleanings per calendar year or one cleaning every 6 months?
- Does your insurance company cover composite restorations (white fillings) on posterior (back) teeth? If it does not are you eligible for an alternate benefit?
- What is your yearly dental maximum?
- Do you have a deductible? If so when is that collected? At cleaning appointments or when restorative work is done?

## **MISSED APPOINTMENTS**

We reserve the right to charge for missed appointments at the rate of \$10 per 10 minutes of scheduled time missed. Please help us serve you and our other patients better by keeping scheduled appointments. Appointments that are missed or cancelled less than 24 hours are then unavailable to other patients who need appointments. Please consider your schedule carefully when making appointments, and if you need to cancel and reschedule an appointment please be courteous and give us 24 hours notice.