

FINANCIAL & INSURANCE POLICIES

We are committed to providing you with the highest quality of dental care using only the best materials and education available. In doing so, we have formulated the following policies to help keep the cost of dentistry down, and to continue to provide quality care to our valued patients.

Payment in full is due before services are provided. Our office accepts cash, personal checks, MasterCard, Visa, Discover, American Express, Care Credit and Chase Health Advance. We will still estimate and bill out to insurance, but the remaining balance is due the same day that treatment is given.

If you have dental insurance, we will help you process your insurance claims. Please remember however, that you are responsible for the portion of your treatment not covered by insurance. We must also emphasize that as your dental care provider, our relationship is with you – our patient, not with your insurance company. Your insurance plan is a contract between you, your employer, and the insurance company.

We will estimate what your insurance pays based on prior claims. If we do not have a specific claim to compare with, we will estimate the insurance payment to be 10% below their stated rate of coverage. For example: if your insurance company says it pays 100% for cleanings, we will estimate they will pay 90%. The remaining 10% is due today. If your insurance company says it pays 75% for fillings, we will estimate they will pay 65%. The remaining 35% is due today.

Once your claim pays, you might have either a credit or a balance. When this occurs we will use your credit card on file to refund or charge your account balance to zero.

Returned checks and balances older than 60 days will be subject to administrative fees and finance charges. Accounts submitted to court will be charged a **\$50** administrative fee. Additionally, charges of **\$50** will be incurred for **broken appointments** and appointments cancelled **without 48-hour** advanced notice.

If you have any questions or concerns about our policies, please feel free to ask the receptionist or manager on duty.

Best Regards,

Brian P. Groeschel, MBA
General Manager