

INSURANCE AND APPOINTMENTS

Lately we have had a number of questions concerning insurance and appointment policies. This is in reference to help clear up those questions.

Insurance

There is often a misunderstanding about insurance. Please remember that the policy is between you and the insurance company. There are literally thousands of different policies and we are not aware of them all. We will call the insurance company in order to define your benefits as a service. We can not, however, always depend on the accuracy of the information given so it is best to always be aware of your own coverage. We also are not aware of when your coverage has changed. Please therefore inform us of these changes to your policy as it will allow us to bill properly. If this does not happen there is a potential for finance charges.

Also please know that the treatment plan that is determined is for your particular needs and not determined by the insurance coverage. In this way the best possible dental treatment may be developed for your situation. This is not to say that we will not work with your insurance company to maximize benefits, we always strive to do that. We just feel strongly that your dental treatment should not be determined by insurance companies. Ultimately please know that this may mean that some of the dental treatment will not be covered by your insurance.

Payments

If you are covered by insurance there will likely be a percentage or deductible costs. These are your responsibility. It is to your benefit to pay these fully or as much as you can at the time of service. Many times individuals will put off paying these amounts causing them to become much harder to pay all at once and/or even start accumulating interest. Even though interest does not start to occur until after 60 days from payment by the insurance in many cases people lose track of that time and are startled when it does start. We will certainly assist you to our full extent to help determine these costs. For cash patients we do ask for payment at time of treatment. If paid by cash or debit card there is a 5% discount. Again if payment is delayed the fees accumulate and someone may find it beyond their means to pay. In addition interest will be added to the account. If you have any questions about your account please feel free to call.

We do offer interest free financing for qualified individuals through Care Credit. Please feel free to ask about this possibility. We also take MasterCard and Visa.

Appointment cancellations and no shows.

We feel that your appointment time is reserved for you and we ask that you honor that commitment. Because of this we have a 24 hour cancellation policy. We request that you let us know when you will not be making it to your appointment 24 hours in advance. If this is not done then this time is often lost to another individual who may have desired it. We do reserve the right to charge if this is not done and the fee is based on the time that was allotted. Please check the truth in lending form for this fee. If your appointment is on Monday then please leave a message on our answering system. Remember it is your responsibility to remember your appointment, we call as a reminder but only as a courtesy. Thank you for your consideration in these matters.

If you have any questions concerning these issues please feel free to ask. Also please read the Truth in Lending. By signing it you have acknowledged this document. Again thank you and as stated if you have any questions just call.

Dr Bob