

FINANCIAL POLICY AND PAYMENT OPTIONS

All financial obligations are ultimately the responsibility of the patient, not an insurance company.

Payment in full

This is our standard payment policy for services provided as you go. We accept checks, Visa, MasterCard, Discover and American Express. No cash please.

Extended Financing Plans

We can help arrange third party financing for those that qualify with Care Credit. This plan can offer attractive rates, additional months in which to pay, a prepayment without penalty option and fast service. Visit www.carecredit.com for further information.

Due to the high cost of billing, insurance management and communication, we have had to implement a change, being faced with 2 choices. Either add more staff and have to increase our fees, or ask patients to pay their non-insurance portion at the time of service. To control overall costs, we ask that a payment be made in advance or as services are rendered. Fees are based on difficulty and time; estimated costs may increase due to unforeseen complexity. Fees are not refundable; a credit will apply instead, until completion of planned treatment. A charge will be applied (currently **\$65**) for late notice/broken appointments. Sedation appointments and cases involving large treatment plans require a payment arrangement **prior** to treatment. We subscribe to a limited number of insurance plans. Routine insurance submissions are performed as a courtesy to you. However, an administrative fee will apply for complicated insurance processing. We **DO NOT** submit medical insurance claims.

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The patient is ultimately responsible for the cost of services, not the insurance company. All costs (e.g. collections agency, court costs/legal fees, returned check fees, certified letter costs) related to payment on delinquent account balances are the patient's responsibility. Fees are charged for insufficient funds on your bank or credit card accounts. There is a minimum finance charge of 5% of the amount due and interest 2% per month on unpaid balances over 60 days.

Signature

Date