

## **Financial Policies**

Thank you for choosing our office for your dental needs. We will be happy to work with you in planning your treatment to fit your budget. The following describes your financial responsibility to pay for the services received from Dameron Family Dentistry. This responsibility is not modified by whether any third party (insurance) pays for all or part of the fees.

◆ **Payment Options**

We accept cash, checks (\$35 fee for returned checks), and credit cards (Visa/Mastercard/Discover/American Express).

◆ **Patients not covered by Dental Insurance:**

Full payment is due at the time of treatment.

◆ **Patients covered by Dental Insurance**

Please understand that there are 2 different types of dental insurance. If your insurance is a PPO plan – you are allowed to choose your dentist while still having benefits for your dental care. Although we are not contracted with these companies, we are able to file claims and receive some reimbursement if your insurance is a PPO plan. If you have a DMO or discounted plan, we are not part of these networks - you will not receive coverage if you are seen in our office.

As a courtesy, we are happy to accept assignment of your insurance benefits directly to our office (available for most insurance companies). Please be aware that your estimated portion will be due on the day of treatment, and we can never guarantee an exact amount that your carrier will pay. You will be financially responsible for any remaining amount not paid by your insurance carrier, including: deductibles, co-payments, services or charges denied by the carrier or amounts over your carrier's UCR allowances. We will also ask that you pay any claim not processed by your insurance company within 60 days (you will be notified after it is outstanding for over 30 days). Any insurance overpayment will be refunded directly to you.

◆ **Pre-Determination of Benefits**

We always encourage you to check your benefits with your insurance company. If you need treatment beyond routine preventive care, we can file a pre-determination of benefits. This will give you the opportunity to know what your insurance company allows toward our services. Please ask us if you are interested in this service.

◆ **Financing**

We do not offer in-house financing. However, we do participate in the Care Credit Network. This is a 3rd party company that extends credit that can only be used for dental/medical/veterinary expenses. We offer the 6-month, no interest plan along with some of the extended payment plans through this company. This allows you to finance your dental treatment if your needs are extensive. You can find out more information at [www.carecredit.com](http://www.carecredit.com).

◆ **Cancellation Policy**

We understand that there are circumstances that arise that may result in you having to change your reserved appointment. We ask that you notify our office 2 business days in advance if you will be unable to keep your appointment. Please understand that these changes affect the doctor and other patients as well. Without proper notice, there will be a \$75 charge per hour of scheduled time.

Our office will send out a statement each month to inform you of your balance. This statement will reflect all payments posted to your account, including dental insurance benefits. After 90 days, any outstanding balance must be paid in full. We will consider all accounts that are over 90 days past due subject to a \$5.00 or 1.5% of the balance (whichever is greater) monthly billing fee. In the event of default, reasonable collection charges and/or attorney fees will be applied.

