



**INSURANCE & FINANCIAL POLICY**

At our practice, we believe that you deserve the best care, as well as a clear understanding of your financial responsibilities in achieving that care. We provide dental services to many patients. Some have dental benefits, but some do not. If you have dental benefits, congratulations! You are very fortunate. Here are some important things you should know.....

Your dental benefits are based upon a contract made between your employer and an insurance company. **If you have any questions regarding your dental benefits please contact your employer or insurance company directly. Dental benefit plans will never pay for completion of your dental care. It is only meant to assist you.**

We are currently contracted providers with Delta Dental of Kansas and Blue Cross Blue Shield of Kansas, but we will accept benefits from all private care insurance plans (plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for service). This means that we will work with literally thousands of companies. Although we can maintain computerized histories of payment by a given company, they do change; therefore it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is **ONLY AN ESTIMATE**. If you would like to know your exact insurance benefit, we will be happy to file a “pre-treatment authorization” with your insurance company prior to treatment. This does delay treatment but will give you the exact out of pocket figures you may require.

We bill your insurance as a courtesy. If insurance does not pay within 90 days, we reserve the right to request payment in full for services from you and let you collect the insurance funds that are due to you. This is rare but it is important that you recognize that the insurance you have is a legal contract between YOU and your insurance company. Our office is not, and cannot be involved with that portion of your legal contract. Ultimately, you are responsible for all charges incurred in our office.

We require payment in full for your portion at the time of service. We accept MasterCard, Visa, Discover, cash, and checks (for existing patients with established payment history). If you are in need of an extended finance option, we also work with Care Credit, which offers extended terms with an interest bearing revolving charge designed to meet your treatment plan needs on approved credit. Just ask us for an application.

**Outstanding Balances:** THERE WILL BE A 3% FINANCE CHARGE APPLIED MONTHLY TO ANY BALANCE OVER 90 DAYS PAST DUE, UNLESS SPECIAL FINANCIAL ARRANGEMENTS HAVE BEEN MADE.

\*\*For accounts that must be sent to collections, and collection charges or attorney fees will be the patient’s responsibility.\*\*

**Broken Appointments:** A specific amount of time is reserved especially for you at each appointment, and we ask that you always keep your scheduled appointment. If you must change your appointment, we require advance notice of **at least 2 business days** to avoid a **\$30/hour cancellation fee** (true emergencies are an exception). Changes with your work schedule are not considered emergencies. So that we may stay on schedule, **patients who arrive more than 15 minutes late for their scheduled appointment may need to be rescheduled.**

We welcome you to our practice and look forward to working in partnership with you to achieve and maintain a healthy, beautiful smile. If there is anything we can do to make your visits here more pleasant, please don’t hesitate to ask one of our team members.

**Print Name:** \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Witness:** \_\_\_\_\_ **Date:** \_\_\_\_\_