# Office Policies & Payment options

### **First Visit Information**

Welcome to our office. We look forward to treating you for many years to come. We ask that you please communicate with us any particular needs you may have, and we will make every effort to accommodate them. Please remember that our goal is to become your "dental home" and provide you with comprehensive dental health care. Understanding your unique needs allows us to better serve them.

Regulations prevent us from prescribing medication to anyone who is not a current patient of the practice. Therefore, if you have a medical condition and are required to take medication before undergoing any dental procedure, including prophylactic cleanings, any medication must be prescribed by your current physician prior to the first visit. After the initial visit, required medication can be prescribed by doctors working in our office.

#### **Appointments**

We attempt to schedule appointments at your convenience and when time is available. Because we are looking to improve our service to our clients, we have implemented a telephone appointment reminder System (HouseCalls), to provide you with the courtesy of a timely, efficient reminder of your next scheduled appointment. HouseCalls will call you at least **TWO** days **prior** to your next appointment to give you the day, date, and time of your appointment. You will also be able to either confirm or cancel your appointment by using your telephone keypad and pressing the following key anytime during our message. You must enter 1 to confirm or follow the prompts for any other options. Since appointed times are reserved exclusively for each patient, we ask that you please notify our office **48 hours** in advance of your scheduled appointment time if you are unable to keep your appointment. Another patient who needs our care could be scheduled if we have sufficient time to notify them. We realize that emergencies occur, but we ask for your assistance in this regard. **If you do not call to cancel and fail to show as scheduled, you may be charged a broken appointment fee of \$50.00. If you miss three (3) consecutive appointments, we may request that you seek dental care at another office that can better accommodate your schedule.** 

## Records/X-Rays

If for any reason you decide to leave our practice, we understand you have the right to request copies of your dental x-rays. We can provide you with your copies for a *\$25.00* fee to duplicate x-rays taken by us. We are licensed by the Texas Board of Radiology to take X-rays, and are required by law to retain originals on file.

# **Insurance Claims**

We file dental insurance as a courtesy to our patients. We will assist you in estimating your portion of the cost of treatment, but we cannot guarantee what your insurance will or will not do with each claim. Although we make every attempt to file claims accurately and to resolve errors if they occur, we cannot be responsible for any errors in filing your claims.

## What insurance plans do you take?

We currently accept Aetna (PPO), Assurant (PPO), Ameritas/Principal (PPO), Blue Cross Blue Shield (PPO), Cigna (PPO), Delta Preferred and Premier (PPO), Dentamax (PPO), Guardian (PPO), Humana (PPO), MetLife (PPO), United Concordia (PPO), United Healthcare (PPO). (\*If you have any questions, please ask for details). If you have any questions or concerns about your particular insurance plan, do not hesitate to contact the office. As a courtesy to our patients we will be happy to file a claim on your behalf but ultimately the responsibility for payment of the claim belongs to the patients.

Please keep us informed of any insurance chan	ges such as policy name, insurance company address, or a change of	
employment status.		
Signature	Print Name/Date	

#### Co-Payment

You may have noticed that sometimes your dental insurer reimburses you or our office at a lower rate than the actual fee incurred. Frequently, insurance companies state that the reimbursement was reduced because the fee has exceeded the usual, customary, or reasonable fee ("UCR") used by the insurance company. The data used to establish fees may be dated and are set by the insurance company so they can make a profit, too.

Insurance companies set their own schedules, and each company uses a different set of fees. These allowable fees may vary widely because each company collects fee information from claims it processes. The insurance company then uses this data to establish their fee schedule. Depending on the type of insurance you have and the exact nature of the plan, you may be responsible for the difference in what the insurance company pays and the fee assessed for services provided.

Payment is expected at the time services are provided by the person(s) receiving treatment unless other arrangements have been made with our office in advance. In the event reimbursement is expected from a third party, it is the responsibility of the patient(s) or patient's legal guardians to pay for services rendered and seek reimbursement from third parties. Our office will not be responsible for seeking payment from third parties.

#### **Additional Financial Information**

**Dental insurance is meant to be an aid in receiving dental care.** On average, most dental insurance plans pay between 50%-80% of the average total fee. Some plans pay more, some pay less. The percentage paid may be determined by how much you or your employer has paid for coverage or the type of contract your employer has set up with the insurance company.

If we have received all of your insurance information on the day of the appointment, we will be happy to file your claim for you. You should be familiar with your insurance benefits, as we will collect from you the estimated amount insurance is not expected to pay. By law your insurance company is required to pay each claim within 30 days, whether insurance has paid or not. If you have not paid your balance within 60 days, a finance charge may be added to your account each month until paid. If you have not made payment arrangements with our office within 90 days of services being provided, your account may be frozen and referred for collection. *Once referred for collection, further services will not be provided until the outstanding balance is paid.* In the event payment cannot be made in full within the above referenced time frames, please call the office to discuss alternative payment plans. We will make every attempt to accommodate your situation.

#### Which credit cards do you accept?

Our office accepts Visa, American Express, Discover, MasterCard, and CareCredit cards, as well as debit cards which bear the Visa or MasterCard logo.

## What kind of payment plans do you have?

We expect all patient portions and deductibles to be paid when service is provided. We implemented and enforce this policy to keep costs down for each of our patients. Prior to treatment, our staff will provide an estimate of the treatment costs or co-pay. Usually the co-pay is a close estimate but in some cases an additional amount will be due. In the event extensive treatment plans are required, financial arrangements can be discussed.

Signature		Print Name	
	 Date		