

## Office Policies

### **Insurance:**

We are a “pay at the time services are performed” office. If you have any services where insurance does not cover 100%, then you are responsible for the payment prior to receiving the treatment. All treatment must be paid in full on the same day as the services are performed. As a courtesy to all of our patients, our office will file **ONLY** your primary insurance company (some exceptions apply). We do not file Secondary or Medical policies. Most plans only cover a portion of the dental fees, which means you will be responsible for your deductible, and the portion we estimate your plan will not cover, and any other amounts not covered. Our goal is to always under estimate what insurance will pay 5-10% so that you are not surprised if adjustments are made by your carrier that appear on the Explanation of Benefits (EOB) you will receive. We **CANNOT** estimate what your secondary insurance will cover. Insurance information presented by us is not a guarantee of payment; therefore, if insurance does not cover as much as we’ve estimated, you, are responsible for the balance. It is your responsibility to inform the office of any changes in insurance coverage and eligibility prior to any services being performed. If you fail to do so, this could result in a balance on your account.

### **Financial Policy:**

There are **NO** financing options. We will consider payment plans for certain procedures, please inquire at the office. We use third party financing companies only. Patients that require dental work will pay up front the entire amount. Insurance will be verified the next business day and claims will be submitted. You will get a refund once insurance pays the full amount due which, will take approximately 4-6 weeks. If your insurance is verified prior to your appointment, and insurance pays more than we have estimated them to pay, once all outstanding claims are closed, we will audit your account and **leave credits on your account till your next visit.** This process can take up to 7 business days. It is your responsibility to request refunds if noted on the account at your visits.

### **Crowns, Dentures, Partial Dentures, Scaling & Root planning and Root Canals:**

If you need dental work such as crowns, partials, dentures or root canals, as a courtesy, you have the option for us to call again on the specific codes of your planned treatment. Placing this additional call does not guarantee payment. Any non-payment from your insurance resulting in a balance is your responsibility. Please ask for us to make this pre-authorization for you. Most insurance companies have a benefit for bridges but also have the “authority” to downgrade if they see fit. This cannot be predicted prior to treatment but only once the consultant reviewing the claim receives it. Once we start a bridge case, most of the expenses and time involved are incurred at the first visit. You are **FULLY** responsible for all balances.

### **Sedation:**

Sedation is a covered benefit only for some oral surgery procedures. Sedation payment for oral surgery can be denied by your insurance company as not being medically necessary, even though it will help with your comfort and psychological well-being. Sedation is not covered in conjunction with any other dental services, even if administered by an anesthesiologist or your dentist; this includes medical insurances as well. All sedation is paid prior to date of visit following our cancellation guidelines. Please note that sedation fees will be paid prior to day of treatment. If treatment is cancelled 72 hours prior, then fees are non-refundable when IV sedation is planned and \$100 penalty if Oral Sedation planned.

### **Out of Network Provider:**

If the treating doctor is out of network with your insurance, payment for all treatment is due at time of service. We will file your insurance as a courtesy and apply anything they pay towards your account. If payment from your insurance company results in an overpayment on the account, we will reimburse you following the office policy and all claims on your account are closed. ***All treatment must be paid in full on the same day as the services are Performed.***

### **Independent Contractor:**

Some of the health care professionals performing services in this facility are independent contractors and are not employees of this facility. Independent contractors are responsible for their own actions and this facility shall not be liable for the acts or omissions of any such independent contractors.

***We make every effort to give accurate insurance fees, percentages, and estimations of what your patient portion will be. This is based 100% on your insurance company “guidelines.” Insurance is only an estimation and not a guarantee of payment. Therefore, if insurance does not cover as much as we have estimated, you are responsible for the balance. All treatment must be paid in full on the same day as the services are Performed.***