
Financial Responsibility Agreement

We are committed to providing you with the best possible dental care possible. We feel a clear understanding and expectation of our financial policies and your financial responsibilities will lead to a long lasting and rewarding relationship.

Dental Insurance:

- We will verify coverage and pre-qualify treatment whenever possible. We will fill out and file the necessary forms with your insurance carrier at no additional charge. ***It is important to understand that verification and/or pre-qualification of insurance benefits does not guarantee your insurance company will pay for the services you receive. This is the standard policy of the insurance companies.***
- We will do our best to ensure that you receive the maximum insurance benefit entitled to you under your insurance plan. The estimated amount of insurance coverage is based on the information provided to us by you and your insurance company. Your estimated coverage may be more or less than the actual amount that your insurance carrier may actually pay. ***If benefits are denied, downgraded, or reduced, the charges will become your responsibility.***
- Most insurance companies issue payment to our office. In the event your insurance company issues payment(s) to you and you have an outstanding balance, you agree to pay this office within 15 days of receipt of the insurance payment.
- After your insurance company has paid all they will pay, you will be sent a statement for any remaining balance.
- When dealing with insurance companies, it is important to be aware of some common misconceptions:
 - Your insurance policy is a contract between you and your insurance company. It is not a contract between your insurance company and this office.
 - Dental insurance is not meant to be a pay-all; it is only meant to be an aid.
 - Most insurance plans claim they will cover a certain percentage of “Reasonable and Customary” (R&C) fees. R&C fees are determined by each insurance company, vary widely, and can greatly effect what the plan will ultimately pay. Most insurance companies will not disclose their R&C fees so we will not know until after a claim has been processed how much they will pay. Ultimately, the amount your plan pays is determined by how much you, or your employer, paid for the plan. The less paid for an insurance plan, the less the plan will pay.
 - Some routine dental services are not covered by some insurance carriers. For instance, sealants may, or may not, be covered by your insurance plan.

Payments:

- Your estimated portion of the fees is to be paid before you are seated for treatment. For protracted services, a signed promissory note will be required.
- We accept cash, check, American Express, Discover, Master Card, and VISA. Financing is available for those who qualify through Care Credit, and Dental Fee Plan. We will gladly assist you in applying for financing. We may ask that you provide legal identification when making payments via check, debit, or credit card.
- Checks returned for non-sufficient funds (NSF), will be accessed a \$30.00 handling charge. NSF checks must be paid using certified funds (along with the handling charge) within 5 business days. ***Intentionally writing hot checks is criminal offense. If a NSF check is not paid within 5 business days we will turn over the check to the district attorney’s office for prosecution.***

Account Balances:

- Payments are due within 15 days after an account statement has been sent to you.
- A ten percent (10%) finance charge will be applied to the entire outstanding balance for accounts ninety (90) or more days delinquent. Thereafter, a one percent (1%) finance charge will be applied every month the account remains delinquent.
- Any and all collection costs (office and legal) of delinquent accounts will be added to the outstanding balance and become your responsibility.

I fully understand and accept this financial policy and agree to abide by, and fulfill, my financial responsibilities as described herein.

Signature

Date

Printed Name