

## FINANCIAL POLICY

Our office is committed to providing you with the highest quality dental care using only the best material and technology available. Our Clinical and Business Teams work closely together to provide a positive environment for visits to our office and assistance with financial requirements. A member of our Business Team will be delighted to discuss our options with you!

**Payment Due:** The full balance of treatment is due at the time services are rendered. For your convenience we accept cash, check, debit card, most major credits cards and CareCredit®.

**Financial Responsibility:** The individual bringing the child to our office and authorizing treatment is legally responsible for payment of all charges. We cannot send statements to other persons.

**Statements:** If you have a balance on your account, we will send you a statement in the mail. It will show your previous balance, any new charges, and any payments or credits applied to your account. We are on a 30-day billing cycle.

**Past Due Accounts:** Unless prior arrangements have been approved in writing by our office, the balance on your statement is due and payable when the statement is issued, and is past due if not paid by the due date printed on the statement. An interest rate of 1.5% per month may be charged on any balance that goes beyond 60 days. If necessary, accounts that are not paid within ninety (90) days may be referred to a collection agency. If your account is turned over to collections, the responsible party(ies) will be responsible for all cost of collections, including court costs and attorney fees.

**Insurance:** We are happy to file dental claims for our families who have dental insurance! In general, we will file claims to any company that will pay us directly and does not restrict coverage to a list of participating providers. Filing your insurance is not a guarantee of payment. Please understand that the contract for dental insurance is between you and your insurance company. Any dispute of coverage needs to be handled through the insurance company directly by you. Please understand that the parent or guardian has the final responsibility for payment of any services rendered. Our doctor recommends treatment based on your child's needs, not on what insurance will pay. Therefore, we will do everything possible to maximize your benefits.

Your complete insurance information/card must be presented at the time services are provided and updated as necessary. Accurate and complete insurance information must be provided so we may assist you in filing your claim promptly. Most benefits will be verified before your insurance company can be billed.

In the event that your insurance has not paid your account within 45 days, the balance may be transferred to your account. We reserve the right to discontinue or refuse to file a claim.

We are a participating provider with the following companies: MetLife, Aetna, United Concordia, Humana, BlueCross, Assurant, Principal, Cigna, and Delta Dental.

**Other Insurances:** Some insurance plans will make payments directly to the member. For these instances payment in full will be collected on the day that treatment is provided.

**Required Payments:** At treatment visits, we collect a percentage of the total cost of treatment, determined by an ESTIMATION of what your insurance will cover, plus any deductible required by your insurance. In the event of underpayment, we will send you a statement in the mail. In the event of overpayment on your part, you will be reimbursed by check in the mail.

**Divorce/Separation:** The parent or guardian who brings the child for their initial visit is responsible for payment independent of what a divorce decree, or custody arrangement may state. Reimbursement must be made between the divorced parents. We will not intervene.

**Returned Checks:** There is a \$35.00 fee for any checks returned by the bank.

**CareCredit®:** A convenient alternative to credit cards, cash or checks, CareCredit® is a health care card that is exclusively utilized for dental and medical services. They offer flexible payment options that fit your timetable and budget. For additional information, contact us or visit

[www.carecredit.com](http://www.carecredit.com).

Initial: \_\_\_\_\_

## APPOINTMENT POLICY

Children tend to do better in the dental office when they are not tired. Therefore, we encourage morning appointments, especially for pre-school or nervous children. For many children, just a simple filling at the end of a long day, when they are tired, can seem like a major ordeal. Please keep in mind, one of our goals is providing dentistry that is as pleasant as possible for your child. Also keep in mind that a dental appointment is an excused absence from school.

When we schedule an appointment for your child, that time is reserved solely for your child. We do not double book and we take pride in the fact that because we value your time, as much as we hope you value ours, we make every effort to see your child at the time scheduled. For this reason, it is very important that you have your child in the office at the time scheduled. If you are more than 10 minutes late, it may be necessary to reschedule your child's visit.

**Cancelling or Rescheduling:** To avoid missed appointment charges we request that cancellations are made 48 hours prior to the appointment. In doing so this appointment time may then be made available to another family. A charge of \$50.00 will automatically be placed for two consecutive broken appointments. A broken appointment is considered a "no show" or cancelling an appointment the same day.

**Effective Date:** Once you have signed this policy, you agree to all the terms and conditions contained herein and the agreement will be in full force and effect.

Initial: \_\_\_\_\_

I have read the above policies and understand my obligations with Alvarado Dental Group for my child's dental care. I affirm that my signature represents my agreement to all of the terms mentioned above.

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

Signature: \_\_\_\_\_

Date: \_\_\_\_\_