

DENTISTRY IN FRISCO  
Catherine Koo, D.D.S.  
General & Cosmetic Dentistry

**Official Financial Policy**

**Payment:**

Payment of patient insurance copays or out of pocket expenses is expected at the time of service. Payment options are cash, Visa, MasterCard, Discover, American Express and Care Credit.

**Initial New Patient Exam:**

During the initial appointment, your dentist will discuss with you necessary treatment. As a courtesy to you, our office will file any claims on your behalf and wait on your dental insurance company for reimbursement for services rendered. Dental insurance is a method of partially offsetting treatment fees. No dental insurance plan pays 100% of all fees. Please note that insurance companies base benefits off of a UCR schedule (or usual, customary and reasonable fees). The UCR schedule and coverages are chosen by your employer. Your dentist is not a party to this contract although we may be providers for an insurance plan.

Your copay as determined by your individual dental insurance plan is expected in full at each appointment. OUR OFFICE DOES NOT GUARANTEE WHAT INSURANCE WILL PAY. Our office will as a courtesy to you follow up on any claim appeals or problems to effect payment to the extent that we can. If payment from your dental insurance company does not result in full payment of your account, you will receive a statement for the remaining balance. Any remaining balance after insurance pays is your responsibility and you are ultimately responsible for payment in full on your account.

*At your convenience, please provide the office with a booklet of your insurance coverage obtainable from your insurance company.*

**Panoramic X-ray:** Before we can accurately diagnose treatment, it is necessary to obtain a current full mouth series of x-rays which show cavities. In addition, it is necessary to take a panoramic x-ray to screen for cancer and other possible problems. The panoramic x-ray shows all your teeth, the surrounding bone structure, nerve canals, temporomandibular joint, floor of the maxillary sinus and wisdom teeth. It will also show cysts or tumors in your jaw. Unfortunately, dental insurance usually does not pay for both a full mouth x-ray series and a panoramic film.

Be advised that the cost of a panoramic x-ray is usually not covered by insurance and our office will review that fee with you for your approval.

**Referrals:** Our office may help direct you to a specialist if such care is deemed necessary for your treatment. Please remember to verify that any doctor you see participates in your insurance plan if you wish to stay within your network.

**Appointments:** Your appointment time is reserved with extensive care. Your treatment room has been prepared with equipment and instruments specific to your scheduled procedure. If a change needs to be made in your appointment please notify the office with a minimum of 48 hours advance notice. In this way, an appointment time may be

