

## SCHEDULING AND FINANCIAL POLICY

The staff at Shorey Dentistry is committed to providing the best dental care possible. Your clear understanding of our Financial Policy is important to our professional relationship. If you have dental insurance to help with the cost of your care we want to help you obtain the maximum use of these benefits. Your insurance policy is a legal contract between you and your dental insurance company. Our role is to assist you with filing your claims. While we do our best to work within your insurance limit and/or inform you of services not covered by your insurance plan; our main concern is to recommend treatment based upon your individual needs and the best course of treatment for you. Many services needed for your dental health may not be covered. Please do not let your insurance policy limit your dental health. Please ask if you have questions about fees, the financial policy or your responsibility.

### **INSURANCE POLICIES**

If you have private care insurance plans (PPO), we will accept assignment of your insurance benefits. However, your copayment (share of cost), deductible and any charges not covered by your insurance are your responsibility. Although we maintain computerized records of insurance coverage, these details are subject to change. Therefore, it is impossible to give you an absolutely guaranteed quote at the time of service. To facilitate the financial process, it is your responsibility to provide us with your current insurance information and to inform us of any changes. We provide a thorough estimate of your portion based on the most up-to-date information provided by your insurance carrier, but it is **only an estimate**.

Pre-authorizations can help determine the amount of your co-pay ahead of time but we cannot guarantee the insurance payment as estimated. The approximate insurance payment and copay collected at the time of service is to be a guideline until the final insurance payment is received and the account has been reconciled. All treatment plans and charges will be discussed together so each patient is completely comfortable with the financial aspect of their dental care.

#### PATIENT RESPONSIBILITY

We submit claims directly to your insurance as a courtesy. Insurance companies usually pay only a portion of the total fee for most procedures. If insurance does not pay their portion within 90 days, Shorey Dentistry reserves the right to request payment in full for services from you. Our practice is committed to providing the best treatment for our patients and we charge what is usual and customary for our area. Ultimately you are responsible for all charges incurred in our office regardless of any insurance company's policies or arbitrary determination of customary rates. I hereby authorize payment directly to my dentist by my dental benefits carrier.

#### **FINANCIAL OPTIONS**

Shorey Dentistry requires payment in full of your estimated out-of-pocket portion at the time of services unless specific financial arrangements in writing are made in advance of your appointment. For your convenience, we accept MasterCard, Visa, American Express and Discover as well as cash and personal checks. If you are in need of an extended finance option, please ask one of the patient services staff members for more information prior to your appointment.

#### **MONTHLY STATEMENT**

If you have a balance on your account, you will receive a monthly statement. The balance is due and payable when issued and is past due if not paid after thirty (30) days. In the event that reasonable attempts have been made to collect delinquent monies, accounts may be referred to a collection agency or attorney and patient agrees to pay all fees incurred. I authorize Shorey Dentistry to contact me by phone, mail, email or text if my account becomes past due in an attempt to resolve the matter.

# **APPOINTMENT POLICY**

We value your precious time and, accordingly, do not double-book our patients to account for no-shows. Your appointment room will be set up with instruments specific to your care as well as having the appropriate personnel reserved *only for you*. This means that you will have little or no time spent in the waiting room and you will have our undivided attention during your visit. When a patient cancels or reschedules at the last minute, it can be very difficult for us to fill the opening. This is unfair to other patients who could have used the time that you reserved. Any cancellation made within **48 HOURS** of your scheduled appointment time will result in a cancellation fee of \$40.

We welcome you to our dental family and look forward to helping you achieve the healthy, beautiful smile you've always wanted. If there is anything we can do to make your visits more pleasant, please don't hesitate to ask.