

PALMIERI DENTISTRY
Roberto Palmieri, DMD PA

FINANCIAL POLICY - FOR OUR PATIENTS

Our office wants all our patients to be able to comfortably afford dental care. We proudly offer the following financial policy so that you can decide which payment methods and options best suit your needs:

PAYMENT METHODS:

1. Our office happily accepts **cash**.
2. We accept **personal checks** from *established* patients (i.e., those who have a comprehensive exam establishing their dental records at our office, who come every 6 months for routine preventative visits and keep their account in good standing). (Returned checks are subject to a \$25 returned check fee and must be settled within 3 days of notification to keep you account in good standing.)
3. Our office accepts VISA, MasterCard , American Express and Discover **credit cards and debit cards**.
4. We willingly work with **CareCredit**, an outside financing company (see #6 below).

PAYMENT OPTIONS:

1. **Full payment is due when services are rendered.** Procedures requiring more than one visit are charged out on the day the procedure is started. Established patients may pay at the end of each visit, non-established patients are asked to pay at the beginning of or prior to each visit.
2. On the day services are rendered **established patients with dental insurance benefits may pay just our estimate of your out-of-pocket portion** as long as you accept that *you are ultimately responsible for the entire fee*. As a service to you, we submit your claim and wait for your insurance company's payment. If their payment is not as great as originally estimated, you'll be mailed a statement with the remaining balance due. Or, if after 60 days the insurance company has not paid on the claim, you will be notified of the total unpaid balance. We ask that you pay outstanding balances within 2 weeks of your notice date.
3. We offer a **3% pre-payment courtesy for all dental work paid in full** (i.e., the total fee amount, not just your out-of-pocket portion) **in advance** (paid when scheduling or at least one week prior to the appt.) **by cash or check**. Please note if you have dental insurance we are required to report this discount. Discounts cannot be combined and are not applicable to routine or diagnostic visits.
5. When a dental procedure requires multiple visits, we can create smaller more manageable **interest-free, per-visit payments**. With this option, we estimate the number of visits for a procedure plus finance fees based off of treatment amount and divide it by the total cost to calculate the amount due at the beginning of each visit. Once a procedure is started, you are obligated to keep up the agreed upon payment schedule -- even if you fail to keep your remaining visits or if additional visits become necessary for the completion of that procedure. Finance fees are listed on our financial arrangement form, please ask for details.
4. If you don't have all the money now, but want the peace of mind of knowing you have a plan to get your dental work done, we can create an **affordable, interest-free, pre-payment savings plan** with a target treatment date. You tell us how much you can afford to pay weekly or bi-weekly to your account, how you'd like to make deposits (automatic credit or debit payments, bring in cash/checks or mail a check) and we'll write-up a payment plan to guarantee your treatment fees and calculate your treatment timeframe. When your account reaches the goal, we'll schedule your dental work.
6. When you want to **get your dental work done now and pay later**, **CareCredit** is very popular. Payment plans start with 0% 6mth intervals up to 60mths with 14.9%. You are allowed to pay it off anytime without pre-payment penalties. If making small payments over time sound good, we'll gladly help you submit your application to find out immediately how this option could work for you.

Patient Signature _____ Date _____