



RICHARD D. CREESE, DDS

Welcome! Thank you for selecting Richard D. Creese, DDS as your dental health care provider. Our goal is to provide you with optimal dental care. We want you to feel welcome and as comfortable as possible to develop a long term relationship in our office. We encourage you to ask questions and to be involved in your treatment decisions. This includes understanding your treatment plan as well as our financial policy.

FINANCIAL AGREEMENT:

Patients are expected to pay for services at the time they are rendered. We work with a wide range of dental insurances and patients need only pay their estimated copay and deductible at the time of service. Payments may be made using cash, check, Visa, MasterCard and/or Discover. We also offer CARECREDIT, which is a financing option available only for healthcare expenses.

APPOINTMENTS:

In order to serve you better and help minimize the costs of dental care, we utilize an efficient appointment and reminder system. However, our cost of providing dental care increases for everyone when anyone fails to keep scheduled appointments. We need at least one full business day of notice to fill any cancelled appointment (For example, we should be notified before the weekend for a cancellation of a Monday appointment). A "no-show" is a missed appointment without 24 hours advance notice to cancel. Any "no shows" will result in a fee of \$45.00 for each missed appointment. For those too busy to make a firm appointment, we can offer a place on our short call list, and will phone or text you when an appointment time becomes available on short notice. This way you can fit your dental appointments into your busy schedule with just a few hours notice.

INSURANCE

As a courtesy to our insured patients, we submit claims to your insurance company free of charge. We will help you obtain maximum allowable benefits. In order to do this, we need your insurance card and/or insurance policy with you on your first visit.

Dr. Creese will diagnose treatment based on your dental health, not your insurance coverage.

Dental insurance doesn't cover everything. Insurance is simply a schedule of benefits, representing a sliding scale of allowances from a narrow list of their covered services. Most dental plans assign a fixed percentage of coverage to any specific dental procedure. They also impose contractual criteria which restrict benefits, often overriding your actual needs, symptoms or desires. In addition, insurance further limits payments by employing strategies such as:

- annual maximums
- downgrades (ex. Crowns can be downgraded to fillings or white tooth-colored restorations might be downgraded to metal)

This means that if your broken tooth needs a crown, insurance will try to pay only for a filling. While, insurance limitations often affect the allowances they provide, they shouldn't influence your decisions regarding choice of treatment.

Please indicate your understanding and acceptance of these financial conditions by signing below.

Patient's Name

Patient's Signature