

FINANCIAL POLICY

Dental treatment is an excellent investment in an individual's physical and psychological well being. Our office is committed to providing you with the best health care possible. In order to achieve this goal, we need your assistance and understanding of our financial policy.

As a health care provider, we must emphasize that our relationship is with you, not with your dental insurance company. You are ultimately responsible for your account. If you have dental insurance, we will do our best to help you receive your maximum allowable benefits-but we have no control over those benefits. Our contact with your insurance company is not a guarantee of benefits or payment.

Additionally, financial considerations should not be an obstacle to obtaining important health care treatment. Although we do not offer payment plans, we do recognize that not all of our patients have dental insurance. In order to better serve you, we have prepared several payment options to provide you with the flexibility:

- 1. <u>Self Pay</u> For your convenience we accept cash, personal checks, Visa, MasterCard, American Express and Discover.
- 2. <u>Dental Insurance</u>- You and your insurance company share responsibility for your fees and your estimated portion is due at the time of service.

Please note that we are contracted with Delta Dental Premier, Blue Cross Dental Blue, Cigna, Guardian, MassHealth, Principal, and United Concordia insurance companies. If you are unsure as to our participation with your insurance company, please call the number on the back of your dental card.

3. <u>Care Credit</u> - You are responsible for your fees at the time of service and you finance those fees with Care Credit with no initial payment. Care Credit pays General Dentists for services rendered on your behalf and you pay Care Credit and/or Chase Financial monthly payments.

You are responsible for your fees at the time of service. We give you an estimate of your portion due based on information provided to us from yourself, your referring dentist, or other party involved in scheduling the initial appointment as a courtesy; this does not constitute a contract, guarantee of payment or eligibility with your insurance company. We are not responsible for non-payment from private insurance for any reason, you, the patient are responsible for knowing your personal insurance policy and we encourage you to contact your insurance company PRIOR to treatment. Once in treatment, should you and the doctor deem additional or other treatment necessary, the original estimate will change and your portion may be higher or lower depending on the course of treatment and the number of teeth involved. Any treatment consented to; the fees are the responsibility of the patient and/or guardian. Please note that you are responsible for knowing your insurance coverage and who is a provider in your network. Please note the estimate we provide is a courtesy and is not always accurate, this does not release you from any remaining balance that may not be paid by your insurance.

Patient/Guardian Signature	 Date