## FINANCIAL OPTIONS

- 1. For those patients who carry dental insurance, all co-payments are due on date of service. We will file your claim as a service to you, and will do our very best to maximize your benefits. We accept assignment to lower your immediate "out-of- pocket" expenditures.
- 2. For non-insured patients, payment is due on the day of service.
- 3. MasterCard, Visa, Discover Card and American Express cards are accepted.
- 4. For long term payment plans, we offer Care Credit®. Care Credit® is a financing program for dentistry that allows you to make monthly payments, spreading those payments our over a desired time period. (Based on Care Credit® approval)
- 5. A \$35.00 fee will be charged due to insufficient funds on all returned checks.

These financial options will meet the needs of most families in our practice. We want to be flexible in changing times. We will do our very best to work out a financial solution to your particular situation. We are here to help you.

There will be a \$50.00 fee for appointments broken with less than 48 hours notice. Fees may be applied if your account is sent to collections.

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Dickinson & Branon De	ental Care	
Patient's Signature:_		
Date:		

## **Billing Procedure**

Dental insurance is a benefit from your employer that helps you pay for your dental treatment. It generally does not pay for all of your treatment. Ultimately, you are responsible for paying for the cost of your dental treatment.

We will try our best to make the benefit you receive go as smoothly as possible, but we need your help. As a courtesy, we will file insurance claims on your behalf. To do this we will need a copy of your dental insurance card and some additional information.

Generally dental benefits are reimbursed at different rates, depending on the policy that your employer has purchased. The categories covered are preventive, basic and major and the reimbursement varies for each employer's individual policy. The insurance companies have a yearly maximum for the dental benefits and this also varies for each employer's individual policy.

Dickinson & Branon Dental Care is not a provider for Blue Cross Blue Shield. As a courtesy, we file your insurance for you but the Explanation of Benefits (EOB) and payment go directly to the employee (you). Payments are due on the day of service for patients with Blue Cross dental benefits. In order for us to bill secondary insurance, we need your help. Some secondary insurance companies will require a copy of the Blue Cross Explanation of Benefits so we need you to forward this copy from Blue Cross Blue Shield promptly to our office. We can then submit the EOB for Blue Cross and the secondary insurance claim to the second company for additional payment. Failure to submit the Blue Cross Blue Shield Explanation of Benefit copy to us in a timely manner may result in finance charges.

All insurance companies send the Explanation of Benefits to our office and to the patient. Copays from the patient will be billed to the patient with our monthly billing statements. Statements will continue to be sent on a monthly basis until the account is paid in full. Ultimately, you are responsible for the payment of dental services from our office.

PLEASE CONTACT US IF YOU HAVE ANY QUESTIONS ON PATIENT CO-PAYS, OR OTHER QUESTIONS ON YOUR DENTAL BENEFIT. WE ARE HERE TO HELP YOU.