

## FINANCIAL POLICY

Patients are expected to pay in cash, check, or credit card the day the service is rendered, unless specific arrangements are made in advance.

Financial arrangements are made through outside sources such as Bencharge, Northwest Financial or dental fee plan. We do not have open accounts financed through our office.

There will be a service charge in the amount of 12% annually or 1% per month on any balance over 45 days.

For those patients who are covered by insurance, we will accept assignment of benefits. This means that you must sign the portion of your insurance form that "assigns" payment to our office. Most dental insurance plans do not cover 100% of the cost of your treatment, even if they say they do. Because of this, and the extreme delay in receiving payment from the insurance company, you will be asked to pay your deductible and your portion of the charges the day the service is rendered. We will estimate as closely as possible your coverage, but until we actually receive the payment from the insurance company, it is just an estimate. We will assist you in dealing with your insurance company, but the ultimate responsibility lies with you.

We will file insurance as a courtesy. If, for whatever reason, your insurance company does not pay, whether it has been maximized for the year, or you are dropped from coverage due to age, or loss of employment, the responsibility for such as this is the patients, not the responsibility of Longbranch Dental Center. We do not claim to be experts in dealing with so many insurance companies.

We request a 24-hour notice of appointment scheduling changes, or a \$25 charge, per person, may be added to your account.

Feel free to ask any questions that remain unanswered either before or after treatment. We wish to be of assistance if we can.