

Office Financial Policy

Welcome to the dental office of Kimberly Rice, DDS. We are happy to have you as our patient and look forward to offering you and your family the finest dental care available. We know that providing complete comprehensive dental services includes discussing all treatment and financial information.

Payment is due at the time services are rendered. For your convenience we accept cash, checks, Visa, MasterCard, Discover, American Express, CareCredit, money orders or registered checks.

Full pay cash/check discount for non-insured patients: We are happy to offer a 10% courtesy for all services paid in full on the day of service.

Care Credit: We will be happy to help you apply for Care Credit, a 0% credit card used for healthcare services, which allows you to make affordable monthly payments. You may qualify for interest free financing for up to 24 months. Ask for an application or go to www.carecredit.com to start the pre-approval process today. Approval comes in minutes.

Insurance benefits are determined by your employer, not your dentist. Your insurance policy is a contract between you and your insurance company. Your insurance coverage and benefits are your responsibility. Insurance is not a guarantee of payment; it often does not cover all the costs involved in treatment. As a courtesy, we will be happy to file your claim for you if you present your dental insurance wallet card and all required employer information. You will be expected to pay for services rendered if this office is unable to verify your insurance information before treatment.

For patients covered by Delta Dental: Because we are in a participation agreement with Delta Dental we will, generally, know your copay/coinsurance/deductible amount at the time of service. We will collect these amounts at your appointment. *If you prefer to have a statement sent to your home, we will do that for a \$35 fee.*

For all other insurances: We will no longer be able to accept assignment on your benefits. Due to lack of responsiveness from commercial payers it has become necessary for us to change this process. *We will now be requesting payment in full for services rendered at the time of your appointment. We will submit your claims to your insurance company and they will reimburse you directly for the covered portion of your visit.*

Before restorative treatment is performed, we will discuss treatment and financial options. This will allow you to fully understand your dental treatment, what to anticipate in fees and allow you time to make the necessary financial arrangements. Please understand that we will provide an insurance estimate to you; however, it is not a guarantee that your insurance will pay exactly as estimated. Please contact your insurance company for details of your benefits. We will diagnose treatment based on your dental health and not your insurance coverage. All charges you incur are your responsibility, regardless of your insurance coverage.

Appointment Cancellations: Appointments are reserved exclusively for you. As a benefit to you, our valued patient, we may offer to move your appointment to an earlier time if an opening arises. *If an appointment is not canceled at least 24 hours in advance, or if you fail to keep your appointment, you will be charged a seventy-five-dollar (\$75) fee. Any missed appointment 2 hours or more in length will incur a one hundred and fifty-dollar (\$150) fee.* This fee will not be covered by your insurance company

Payment Plans: Payment plans and financial arrangements are available for comprehensive dental treatment. *We require you to keep a credit card on file to be charged monthly on the agreed upon day.* Payment plan may be no longer than six months in duration.

Please speak to us to make arrangements prior to commencing treatment.

I have read and understand this financial policy.

Printed Name

Signature

Date