

Information about Payments and Dental Benefits (Insurance)

PAYMENT OPTIONS

- **Payment for professional services is due before or at the time of service.**
- You may pay by cash, checks, and major credit cards.
- You may authorize us to keep your credit card on file to pay for account balances.
- We offer a choice of interest-free or extended payment plans to qualified applicants through our financial partner, CareCredit. You must be approved **before** your appointment or treatment.
- We may require payment in advance to reserve your appointment time for certain services or dentists.
- Any balance on your account after 45 days, whether your insurance has paid or not, is your responsibility.
- Balances over 30 days will accrue a finance charge of 1.5% each month until paid. Any additional fees we incur attempting collection or payment will be added to your account.

REGARDING DENTAL BENEFITS (INSURANCE)

- **Your benefits policy is an agreement between you, your employer and your insurance company.** You are responsible to us and your insurance company is responsible to you.
- We are happy to help you receive your maximum allowable benefits and will file the claim for you as a courtesy.
- **All payments and co-payments are due at the time of service.**
- In many cases, we allow your insurance company to pay us directly (“assignment of benefits”).
- We reserve the right not to accept assignment of benefits; your insurance company will pay you directly.
- If your carrier pays less than what was expected, denies the claim, or pays you directly, you are responsible to us for payment of the balance.

TREATMENT ESTIMATES AND BENEFITS

- Based on the information we receive from you, your insurance carrier, or benefit information we may have on file for your employer, we will give you an estimate for your treatment costs. **These are only estimates.**
- You must provide us with any new insurance information prior to your day of appointment in order to use your benefits at that appointment.
- NHCCD does not presume to act as a representative of your insurance carrier. We will not know your benefit amounts available until we receive actual payment from your insurance carrier.

USUAL AND CUSTOMARY FEES

- Few insurance companies attempt to cover all dental costs. Most insurance companies limit the fees for services which they cover. They refer to these fee limitations as “usual and customary”.
- These usual and customary fees are often a percentage of the fees for our area and are used to control your employer’s costs for the plan.
- If these fees are less than our fees you will be responsible for the difference.

MINOR PATIENTS

- The parent who brings the child to his/her appointment will be financially responsible for any balances, co-payments and fees.
- Our office will NOT contact any ex-spouse under any circumstances. In the event that an ex-spouse fails to pay his/her share of the costs, the entire account balance is the responsibility of the attending parent.
- It is the parent’s responsibility to seek reimbursement via the courts system and NOT the responsibility of our office.

I have read, understand and agree to abide by these terms of these Payment, Insurance and Appointment practices:

Printed Name of Patient or Responsible Party

Signature of Patient or Responsible Party

Date