

# Financial Policy

## Fees & Payment Options

We base our fees on our quality, expertise, time and service. We clearly list and explain all our fees during your treatment consultation visit. We ask you to pay at each visit, unless other arrangements have been made in advance of your appointment. To make payment more convenient for you, we accept cash, personal checks, Visa, MasterCard, Discover, AMEX, CareCredit, and Chase Health Advance. Any check returned for insufficient funds will be subject to a penalty of \$25 and our office reserves all rights to seek any remedy at law.

## Dental Insurance

Many of our patients have dental insurance. As a courtesy, our office will be happy to file dental insurance claims for these patients. While your dental insurance policy is an agreement between you and your insurance company, we try to keep you informed of the estimated amount due *before* the appointment so that you may be prepared. **However, keep in mind this is just an estimate.** Your co-payment (the amount insurance does NOT cover) is expected the day treatment is rendered. **Even if a patient is seeing an “in network provider”, the patient is still going to have an out of pocket expense.** Once the insurance claim is submitted and paid, the remaining balance is your responsibility and you will receive a statement from our office. If you feel there is a problem with the coverage of your insurance, you should address these concerns with your insurance company or employer. It is the patient's responsibility to keep our office informed of any insurance changes.

## Account Information

To keep your account current, we ask that you pay the balance within seven (7) days of receiving a statement from our office. Any unpaid accounts (over 30 days old) may be subject to a \$25 late payment penalty. Additionally, a 1.5% finance charge will be added per month to all overdue accounts.

Should your account remain past due, we reserve the right to refer your overdue account to a third party for collections. If the matter is referred to a third party for collections, the patient is responsible for any reasonable collection fees associated therewith and/or any attorney's fees incurred as a result of collecting overdue balances. It is strongly encouraged that you contact our office to discuss any past due amounts in order to avoid having your account referred to a third party.

You as the signatory to these policies expressly agree that you are the primary responsible party for all debts incurred by those individuals who seek care under your insurance and/or this account, whether or not those individuals are deemed have reached the age of majority. Furthermore, you agree to be subject to the same policies and agreements set forth herein for the care of those individuals who receive care under your insurance or this account.

Your dental insurance benefit is important to understand and utilize. It is important to remember, however, that treatment decisions should be made by you and your dentist, not your insurance company. If you have any further questions, please do not hesitate to contact our office.

Sincerely,

Dr. Eric Schimpfhauser  
Dr. Angela Haller

Print Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_