



# Insurance and Financial Policy

At Palos Pediatric Dentistry, we believe that you deserve the best care. That's why we always present you with the best dental solution possible to treat your personal situation. Each year we provide outstanding dental care to hundreds of patients. Some have dental benefits but some don't. If you have dental benefits, congratulations! You are very fortunate. Here are some important things you should know:

## Initial

\_\_\_\_\_ Your dental benefits are based upon a contract made between your employer and an insurance company. **If you have any questions regarding your dental benefits please contact your employer or insurance company directly. Dental benefit plans will never pay for completion of your dental care. It is only meant to assist you.**

\_\_\_\_\_ We currently accept all private care insurance plans (plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for service). This means that we work with literally thousands of companies. Although we can maintain computerized histories of payment by a given company, they do change; therefore it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is **ONLY AN ESTIMATE**. If you would like to know your insurance benefit, we will be happy to file a "pre-treatment authorization" with your insurance company prior to treatment. Keep in mind this is not a guarantee of coverage. This does delay treatment but will give you the exact out of pocket figures you may require.

\_\_\_\_\_ We will bill your insurance as a courtesy. If insurance does not pay within 90 days, Palos Pediatric Dentistry reserves the right to request payment in full for services from you and let you collect the insurance funds that are due to you. This is rare but it is important that you recognize that the insurance you have is a legal contract between YOU and your insurance company. Our office is not, and cannot be a part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

\_\_\_\_\_ Palos Pediatric Dentistry does require payment in full for your portion at the time of service. We accept MasterCard, Visa, American Express, Discover, cash, and checks (for existing patients with established payment history). We do not accept checks for over \$500.00 for any patient. We offer payment plans for treatment costs exceeding \$1,000 through a third party finance company. Approval is based on past credit history. A variety of repayment terms are available. If you are interested, please ask for more information.

\_\_\_\_\_ A specific amount of time is reserved especially for you and we strongly encourage all patients to keep their appointments. If you must change your appointment, we require at least 24 hour notice to avoid a \$35/hour cancellation fee (emergencies are an exception).

\_\_\_\_\_ If you are billed for any outstanding balance, please be aware that balances carried over 30 days will be charged a re-billing fee of \$35 per monthly billing statement. In the event that the bill is not paid within 90 days, information that is necessary for collection purposes will be forwarded to our professional collection agency.

\_\_\_\_\_ In the event of an emergency after regular business hours a \$55 emergency fee will be charged for established patients in addition to the necessary treatment fees. Patients who are not established in the practice will be charged \$125 after hours emergency fee.

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

Patient/Parent Signature: \_\_\_\_\_