



Rowe Family Dentistry Financial Policy

We are in the business of caring for people through dentistry. Your needs and considerations come first. Included in this are your time, energy and money. You have the opportunity in our office to choose the level of treatment that best meets your dental values as well as your financial needs. We believe that excellent dentistry should be affordable and have designed our financial policy to help meet your financial needs.

As a courtesy we will file a claim with your insurance company and we will also accept your insurance company's payment directly. If insurance claims are unpaid for longer than 6 weeks, it is then the responsibility of the patient to pay that amount in full. We will provide you with a treatment plan that will include an estimate of benefits that your insurance company should pay. Please understand that insurance does not guarantee payment even with a pre-determination. All treatment in this office is the responsibility of the patient.

The following payment options are available:

1. Cash or check payment at the time of service to receive a 5% bookkeeping courtesy.
2. Credit Card payment at time of service.
3. In certain cases we will arrange for you to make monthly payments to us. Our financial coordinator can customize this arrangement for you. All work that is not paid in full at the time of service requires a down payment. A service charge of 18% will be applied back to the start of treatment in the event that a payment is missed or late.
4. A Senior discount of 10% will apply for patients not using dental insurance. This discount is offered to our patients 65 and over.

These options can be discussed in further detail when we go over your proposed treatment. Our team will help you in making any decisions concerning your financial needs and is always available if questions arise.

Facts you should know about Dental Health

Dental insurance is rapidly playing a larger and larger role in helping people to obtain dental treatment. Since we strongly feel our patients deserve the best possible care we can provide, and in an effort to maintain the highest quality of care, we would like to share some facts about dental insurance with you.

FACT #1- Dental insurance is NOT meant to be a PAY-ALL, it is only meant to ASSIST you in the payment of your dental care.

FACT #2- Many routine dental services are NOT covered by insurance carriers, although they may be necessary.

FACT #3- Many plans state that you will be covered "up to 50%, 80% or 100%. In spite of what you're told, we've found in actuality that many plans may cover less than that depending on their established usual and customary fees. The benefits your plan pays is largely determined by how much your employer/union paid for the plan. The less they paid for the insurance, the less benefit you will receive.

FACT #4- Insurance companies' established "Usual and Customary" fee schedules may or may not have an accurate relationship to what is "usual and customary" fees are for our region. It has been the experience of some dentists that some insurance companies tell their insured that their "fees are above the usual and customary fees"- rather than saying to them that "our benefits are low". This may be so because there are various ways and calculations by which the insurance companies will have different usual and customary fees for the same geographical region. The dentist's fees may be within one company's and not within another company's, usual and customary fees. Remember you only get back what your employer/union puts in, less the profits of the insurance company.

I understand and agree that, (regardless of my insurance status), I am ultimately responsible for the balance on my account for any professional services rendered. I have read all the information on both sides of this sheet. I understand that there will be an 18% finance charge on any balance after 60 days. I am aware that if an attorney or collection agency is employed to collect an unpaid balance, I am responsible for the applicable attorney or collection fees. I understand and accept the above office financial policy and the terms within. I understand and accept that a 48-hour notice of cancellation is necessary to avoid a charge of \$25.00 for every hour that was scheduled for my treatment.

Signature of Responsible Party

Date

Our business is caring for people through dentistry. When recommending treatment the recommendation will be based upon your needs and the highest professional standards of excellence. Only after those primary goals have been considered will we look at your insurance coverage.
