

DENTAL CLINIC OF YUMA

Insurance and Financial Policy

At **Dental Clinic of Yuma**, we believe that you deserve quality 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 patients have dental benefits but some do not. If you have dental insurance benefits, congratulations! You are very fortunate. Here are some important things you should know.

Your dental benefits are based upon a contract 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 payments 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 upon the most up-to-date information we have, but it is **ONLY AN ESTIMATE**. If you would like to know your exact insurance benefit, we will be happy to file a "pretreatment authorization" with your insurance company prior to any treatment. This does delay treatment but will give you the exact out of pocket figures you may require.

Many people receive notification from their insurance company that dental fees are "above usual and customary." An insurance company determines their reimbursement level by surveying a geographical area, calculating the average fee, and then determines that 80% of the average is customary. Included in this survey are discounted dental clinics and managed care facilities, which have severely reduced dental fees that bring down the average. **Any doctor in private practice will have fees that insurance companies define as "higher than usual and customary."**

We bill your insurance as a courtesy. If your insurance company fails to pay our claim within 90 days, Dental Clinic of Yuma reserves the right to request payment in full for services and let you collect directly from your insurance company. 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. In the case of default payment, I promise to pay any legal interest on the balance due, together with any collection costs and reasonable attorney fees incurred to effect collection on this account.

Dental Clinic of Yuma 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}. If you are in need of an extended finance option, we also work with Care Credit, who offers an 18 month "same as cash" or longer terms with an interest bearing revolving charge, designed to meet your treatment plan needs on approved credit. Our staff would be happy to furnish you with an application.

Broken Appointments: 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 that at least 24 hour notice to avoid a \$35.00 cancellation fee {emergencies are an exception}.

We welcome you to our family and look forward to helping you get the healthy, beautiful smile you've always wanted. If there is anything we can do to make your visits to our office more pleasant, please do not hesitate to ask one of our staff.

Print: _____

Sign: _____