

Insurance & Financial Policies-Dr. Mark White-Valley Dental Associates

Insurance:

Our office is committed to helping you maximize your insurance benefits. We will bill your insurance plan as a courtesy to you. Because insurance policies vary, we can only estimate your coverage in good faith but cannot guarantee coverage due to the complexities of insurance contracts. Your estimated portion and deductible must be paid at the time of service. Please understand that any expected payment from your insurance is an estimate only and that you are responsible for any portion not covered by your policy. Your insurance policy is a contract between you, your employer, and the insurance company. We are not a party to that contract. Our office is not contracted with any insurance company. This means we are considered an out of network provider. You will have co-pays with all visits. Very rarely will any procedure, even cleanings/x rays/exams, be covered at 100%. Please contact your insurance company to check plan coverage. If your insurance company sends you the insurance check, please send in or bring in the insurance check and attached explanation of benefits so we can clear the claim from our system.

Payment Options:

Cash, Check, Debit Cards, All major credit cards & Care Credit

Courtesies:

10% senior courtesy

10% family courtesy (all family members must be active patients)

15% law enforcement /firefighter/first responder/nurse/teacher/military

5% cash / check bookkeeping courtesy

*Courtesies cannot be stacked.

**All payments are due before or at time of service.

***We do not offer in-office financing.

Fees:

A 1.5% finance charge will be applied to your account if your balance is not paid within 90 days of receiving your first statement. The charge will continue to be applied monthly to your account until paid or the account goes to collections.

A \$50 hourly charge (depends on how many hours you were scheduled for) may be applied to your account if you NO SHOW for a scheduled appointment or cancel the appointment out of the 48-hour cancellation period. If you need to cancel or reschedule your appointment, please do so at least 48 hours prior to the scheduled appointment. We appreciate your understanding.

If your account goes to collections, there will be a fee applied to your account. 35% of your balance will be the fee applied.

I have read and understand the above policies.

Name: _____

Date: _____