

PAYMENT POLICY/ DENTAL INSURANCE

It should be understood that while dental insurance provides a valuable service in helping the patient meet his dental needs, it is the patient who is responsible for payment of his account. Full payment is expected for any charges up to \$100.00. We will file your insurance and payment will be sent to you by your insurance company. For charges above \$100.00, we ask that you pay 50% of the charges and we will file your insurance. If there is a difference then we will settle the account after insurance payment. A monthly finance charge of 1.5% (18% per annum) will accrue on all balances exceeding 90 days. Payments may be made by check, cash, MasterCard, Visa, and Discover.

Some insurance plans have excellent coverage for Periodontal procedures while others provide very little. In order to help the patient determine what benefits will be paid, a pre-estimate can be submitted upon request to the insurance company. The patient may opt to wait to have treatment until after receiving the pre-estimate from the insurance company. This could take up to 6 weeks to receive the approval.

Appropriate insurance information must be provided at patient's first visit in order for charges to be filed. If insurance information is not provided, it will be the patient's responsibility to file the claim for that visit. We will only file visits that occur after insurance information has been provided.

Our office will be more than happy to assist the patient in submitting forms for pre-estimates and filing claims. Please keep in mind that we are a third party and this service is provided as a courtesy to our patients. We cannot render treatment on the assumption that the insurance company will cover all expenses nor can we be expected to know what an insurance plan will cover and what it will not. If a problem arises after we have filed insurance or a patient is unhappy with the amount paid by their insurance company, it is the patient's responsibility to take this matter up with their insurance company. Please keep in mind that insurance companies pay claims based on "Reasonable and Customary Charge" which means that they pay a percentage of what they feel the fee should be rather than what is actually charged. Dr. Singletary has the right to charge what fees he wants to with no regard to reasonable and customary charges. While we do whatever possible to ensure payment, the ultimate responsibility lies with the patient.

I have read and understand Dr. Singletary's Payment Policy

Patient Signature _____ Date _____