

Financial Policy

At Heritage Dental, we believe you deserve optimal care. We always present you with the best dental solution possible to treat your personal situation. We provide outstanding dental care to all patients. If you have dental benefits, great! Some important things you should know...

1. ALL INSURANCE BENEFITS ARE NOT A GUARANTEE OF PAYMENT AND ARE SUBJECT TO REVIEW.

- 2. Dental benefits are based on a contract between an employer and an insurance company. Any questions regarding your dental benefits please contact your employer or insurance company directly. Dental benefit plans assist up to an annual maximum allowance in coverage.
- 3. As a courtesy, we submit to several private insurance plans (plans that do not require an assigned Doctor or a reduced fee for service). Your estimated portion is based on the most up-to-date information provided to us; it is AN ESTIMATE. If you would like to know your portion with insurance benefits, we are able to submit a "pre-treatment authorization" to your insurance company. This will delay treatment but will provide your financial responsibility with insurance coverage allowed.
- 4. Private practices will have fees that insurance companies define as "higher than usual and customary". They determine their reimbursement level by surveying a geographical area calculating 80% of the average fees as customary. Included are discounted dental clinics and managed care facilities, which have deeply reduced dental fees that decrease the average.
- 5. On rare occasion, if insurance does not cover services rendered, we reserve the right to request payment from you. It is important that you recognize the insurance you have is a legal contract between YOU and your insurance company. You are responsible for all charges incurred in office.
- 6. <u>Appointment Reservations</u>: Your time is as valuable as your dental health. We reserve appointments to accommodate the treatment recommended. To ensure your reservation as well as any needed preparation, we require a payment in full or a minimum deposit of 35% of your estimated treatment plan.
- 7. We require your full financial portion at the time of service. All major credit cards, cash, and checks are accepted. CareCredit is an extended finance option, with a credit approval can help manage payments for 6-12 months interest free.
- 8. <u>Missed Appointments:</u> Time is reserved for you and all patients are encouraged to keep their appointments. If you must change or cancel your appointment, allow a 24-hour notice to avoid a \$95/hour cancellation fee (emergencies are an exception).

Welcome to our family, we look forward to being a part of your dental health.



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