

Office Policies

Dear Patient,

Welcome to our practice. **Please take a moment to read over our financial policy.** Your understanding of our financial policy will allow us to concentrate on your dental work and will avoid any potential misunderstandings.

Before starting any MAJOR dental treatment, we will explain your treatment plan and the associated fees. We will ask that you sign the treatment plan showing that you understand the prescribed treatment/fees. Signing your treatment plan does not obligate you to have any of the work done. The purpose is only to document that you were provided the plan and are aware of the fees, should you decide to begin any work during the current calendar year. If you have dental insurance, we will provide you with your estimated co-payment for each treatment, as well as an estimate of what your insurance will pay. However, we do not provide a 100% guarantee of insurance company payment. Each company is different, and the decision to pay is theirs. We will do our utmost to provide you with accurate estimates. If for some reason your insurance company does not pay for a specific procedure, it is important to understand that you will ultimately be responsible for the final bill. If you prefer to be 100% sure of the insurance payment, as a courtesy to you, we will send a pre-determination to your insurance company. It usually takes anywhere from 2-6 weeks for them to reply.

INTERESTING DENTAL FACTS YOU SHOULD KNOW

Dental insurance is one of the most beneficial and most misunderstood factors in dental treatment today.

Dental insurance is a contract between the employer and the patient. It has no connection at all to the provider of dental treatment. The amount of coverage is dictated by the amount of coverage that your employer purchased for their employees and negotiated with the insurer as to the maximum they will pay for certain procedures. The extent of coverage can vary greatly from employer to employer, and sometimes even within the same company. It has absolutely nothing to do with the quality of service provided by the dentist and the fee charged for these services.

Dental insurance helps in defraying some of the cost, but should not be considered as a pay-all. If dental insurance covered all procedures, the premiums may be so high that your employer may not be in the position to offer you this benefit.

PATIENT PAYMENTS

Our office will make every effort to assist you with understanding your particular insurance coverage. As a courtesy to you, our patient, we will prepare and submit your claim to your insurance carrier. We will also provide an estimate that will show the expected insurance reimbursement and the patient's share for every procedure. The patient's portion is due at time of treatment.

For patients with insurance, estimated co-payments are due the day of the treatment. Our office does not bill for co-payments. For patients without insurance, full payment is due on the day of treatment. Should you require dentures, partials, or crowns, you may pay half of your estimated co-payment the day the procedure is started and the final half when it is completed.

Outstanding balances on your account are discouraged, and must be cleared before the next appointment for any account member or within 30 days of treatment, whichever comes first. Appointments for non-emergency treatment may need to be postponed pending payment of outstanding balances. **Late payments will be assessed a \$7.00 billing fee and a 2% interest rate will be applied to the account for balances over 30 days. Any accounts over 60 days old will be sent to a collection agency/attorney and will have additional fees added to their accounts. If your account is sent to a collection agency/attorney, any future appointments will be suspended and you will be dismissed from the practice.**

We accept cash, checks, Visa, MasterCard, American Express, Discover, or CareCredit. CareCredit is the new financing plan we offer as a separate line of credit to cover you and your family members' healthcare needs. With CareCredit, you enjoy these benefits:

- Flexible financing options
- Credit decision usually only takes a few minutes
- No annual fees or prepayment penalties
- Interest free payment plans

APPOINTMENTS

Please understand that our practice is appointment driven. When appointments are made, trained personnel, time and dental equipment is set-aside exclusively for you. Missed appointments add to the cost of dental care when reserved facilities are left empty. We request 48 hours advance notice for rescheduling your appointment. **Your account will be charged a broken appointment fee of \$75.00 for missed appointments without proper notification.**

We also understand that your time is valuable, and that when you arrive for your appointment, you expect to be seen on time. We strive to ensure that our schedule is planned appropriately. While we schedule according to the treatments being performed, we cannot foresee things happening during the procedure that may require more time. In addition, sometimes emergencies arise and these patients must be seen right away, without an appointment. When possible, we will make every attempt to contact you to let you know if we are running late, so you do not rush to be here on time. We ask that you understand that the most important patient at the time is the patient in the chair, and we must attend to those needs. We will provide the same careful, individual attention to you.

We look forward to a long, happy relationship with you. Please do not hesitate to ask our staff for anything that might make your visit more enjoyable. We are all here for you, and welcome any constructive comments.

Sincerely,

Drs. Godwin, Miller & staff

I have read and understand the above office policy.

Patient Signature

Date

PLEASE PRINT NAME