

## HAKALA FAMILY DENTISTRY PAYMENT POLICY

**Payment** Payment is due at the time of service unless other arrangements have been made. Cash, Credit Cards, and Care Credit are accepted. Checks are accepted if you are a patient of record. Accounts not paid in 30 days are subject to 18% per anum interest rate.

### Insurance

- 1) **Our office is committed** to helping you maximize your insurance benefits. We can verify insurance coverage, request pre-authorizations, estimate benefits and file insurance claims.
- 2) **We accept payment from your insurance** so that you do not have to pay the full amount for treatment at the time of service.
- 3) **We rely on you to provide us with accurate subscriber and policy information.** Your policy is a contract between you and the insurer and we will help you as much as possible but cannot control what benefits are paid.
- 4) **Please keep in mind that insurance is not meant to be a pay-all;** it is only meant to be an aid. Insurance companies are profit-oriented and the benefits are negotiated by employers. Patients will often use all of their yearly insurance benefits before all of their treatment needs are completed.
- 5) **If you are seen at another dental office during the year,** such as a specialist, you will need to be aware of the benefits you have used because you will may have used the maximum benefits without our office being aware of it. If you exceed your benefits you are responsible for the full balance.
- 6) **Also, please be aware that every insurance carrier has multiple policies,** different fee allowances, benefits, deductibles and limitations, and the policies change yearly. Insurance companies do provide customer service telephone numbers for answering their customers' questions.
- 7) **If you want to know precisely what your insurance will pay for proposed treatment, we strongly recommend a pre-authorization.** We can submit the information on your behalf and contact you to schedule treatment as soon as the insurance company has responded.
- 8) **We require your portion of the bill, or "copay" at the time of service.** In the event that your insurance fails to pay for treatment within 60 days you will be responsible for the full fees. If needed, we can guide you through the process of filing a complaint with the Colorado State Insurance Commissioner.

**Extended Payments** The finance company Care Credit provides 0% plans as well as extended payment plans at varying interest rates, depending on approval by Care Credit. We prefer using Care Credit and paying a percentage to them to collecting payments ourselves, but we do caution you to repay Care Credit in a timely manner as the late payment penalties are steep.

**Missed Appointments** We request a minimum of 24 hours notice for cancelled appointments. Failed appointments will be subject to a missed appointment fee of \$100 per hour. This policy will be enforced more strictly than it was in the past.

\_\_\_\_\_ signature \_\_\_\_\_ date