

James D. Hart, D. M. D.

FINANCIAL POLICIES

PAYMENT OF SERVICES

- ~ Each patient is financially responsible for their account.
- ~ Payment is due for services rendered at the time of treatment.
- ~ We accept cash, personal checks, MasterCard, Visa, Discover and American Express.
- ~ Financing is available upon approval. We offer 12 months, same as cash. Please ask if you would like more information.
- ~ There is a \$25.00 service charge on returned checks.
- ~ A 1.5% interest charge per month will be applied to balances over 30 days.

DENTAL INSURANCE

Dental insurance is one of the most misunderstood factors in dental treatment today. This explanation will attempt to clear up many common misconceptions about dental insurance.

Dental insurance is a contract between the employer and the patient. It has NO CONNECTION at all to the provider of dental treatment. The extent of coverage varies greatly from company to company and sometimes even within a company. It has absolutely nothing to do with the level of service provided by the dentist and the fee charged for these services.

An oft misunderstood term used by many insurance companies is UCR or “allowable charges”. This is an arbitrary fee limit at which the insurance company will stop reimbursement. After this limit, coverage for a particular procedure will cease. Again, this has nothing to do with the fees charged, but with the level of coverage negotiated by your employer. Many plans tell their participants that they will be covered “up to 80 percent or up to 100 percent,” but do not clearly specify the plan’s fee-schedule allowances, annual maximums or limitations. It is more realistic to expect dental insurance to cover 35 to 65 percent of major services. Remember, the amount a plan pays is determined by how much the employer paid for the plan.

We will make every effort possible to assist you with your particular insurance coverage. As a courtesy, we will prepare and submit your insurance claim at no cost. We will also provide an *estimate* that will show *expected* insurance reimbursement and patient share for every procedure. *The patient share will be due at time of treatment unless prior arrangements have been made.* You should also know that the *filing of insurance is not a guarantee of payment.* Should the estimate of patient share be too high, a refund will be made to you at the time payment is received from the insurance company. Likewise, if the estimate was low, the remainder will be due at that time. Should no insurance payment be made within sixty days of a submitted claim, the fee will become the sole responsibility of the patient.

If you have any further questions regarding dental insurance, please do not hesitate to ask us

I have read, understand and agree to the above policies.

Signed by responsible party

Date