

FOR INSURED PATIENTS ONLY

Our office will submit insurance claims as a courtesy for you. Please realize that our office does not have a contract with your insurance company. The benefits that you have are a **contract between your employer and your insurance company**. Therefore, you may be asked to help us with contacting your insurance company if a problem arises. If you have any questions, please let us know, so that we can help you understand how to maximize your insurance benefits.

Although your insurance company may quote your benefits as being 100%, 80%, or 50%, there are a few clauses. 1) The percentages of your benefits are based on the fee schedule that the insurance company and your employer agreed upon, not our fee schedule. 2) Your insurance may have a yearly deductible that you must pay, before your insurance company processes payment on your claim. Most of the insurance companies apply your deductible when you have basic or major services performed. Occasionally an insurance company will apply the deductible to preventative or diagnostic procedures. 3) Each year there is a maximum benefit amount allowed for each person covered by the insurance plan. Benefit years may be a calendar year or a contract year.

By giving our office your current insurance information, we will gladly submit your insurance claim. With the correct information, we are able to estimate your co-payment for each service that you will have performed. Remember, that it is only an estimate, but we ask that you pay your estimated portion, and by doing this, it helps reduce the cost of billing. Because we are able to determine your estimated co-pay for services, we expect payment as treatment progresses, regardless if the insurance has paid its portion. **We will not wait until the insurance pays to collect your co-payment.** Your co-pay consists of any deductible, non-allowable charges, non-covered services, and the percentage you are responsible for.

If you wish, we will print for you a treatment plan that will include estimated fees, estimated insurance benefit payments, and estimated co-payments. With this treatment plan, you will be able to determine if you will be able to pay in full, or if we need to spread out treatment to allow you to pay at each visit. If you need to finance your treatment, we have a contract with Wells Fargo, all you need to do is submit a credit application.

After your insurance pays our office for your treatment, if there is any balance left over we will send a statement to you. Finance **charges are added to balances that are sixty days or older.** If a collection agency is used to recover any unpaid balance due to us, the responsible party is liable for all charges incurred. We accept cash, checks, debit and credit cards.

It is beneficial to you to have the correct insurance information so that we can submit your claim for you, we can expedite insurance payments, and we can reduce our billing costs.

I HAVE READ, UNDERSTAND AND AGREE TO THE ABOVE OFFICE FINANCIAL POLICY REGARDING INSURANCE COVERAGE.

(SIGNATURE OF RESPONSIBLE PERSON FOR THE FAMILY ACCOUNT) (DATE)