

# Henry Delclos D.D.S., P.C.

## FINANCIAL POLICY

We are committed to providing you with the best possible care, and we are pleased to discuss our professional fees with you at any time. Your clear understanding of our Financial Policy is important to us. Please ask if you have any questions about our fees, our Financial Policy or Your responsibility.

- Full Payment is due at the time of services unless prior arrangements have been made.
- We accept cash, checks, Discover, MasterCard, Visa and American Express (accounts with returned checks will be charged a \$35 NSF fee and placed on a cash-only basis)
- We also accept CareCredit, a third-party financing – the financing plan we offer as a separate line of credit to cover you and your family members' healthcare needs. For more information please call our office.
- All appointments cancelled without 24-hour prior notice will be charged a fee of \$35.00 - \$50.00 per patient.
- I agree to pay, within **30 days**, any outstanding balance following payments by the insurance company unless other financial arrangements have been made. We will mail delinquency letters to patients when balances reach 60 days. All outstanding accounts that are 90 days overdue will be forwarded to an outside collections' agency.

We strongly feel our patients deserve the best dental care available. Dental insurance is playing a larger role in helping people obtain the best dental treatment available. We are an **out-of-network** provider with all insurance companies. If your insurance plan is a PPO Plan, we will file your insurance forms as a courtesy to you and at no charge for filing. To file your insurance claims and to process Credit Card payments over the phone, we must have your signature on file. Please *initial* if you authorize the processing of your credit card payment over the phone. \_\_\_\_\_

However, dental insurance plans vary widely, and we feel you should be aware of a few false preconceptions associated with dental insurance.

- Dental insurance is NOT meant to be a PAY-ALL; it is only meant to be an aid.
- Many plans tell their insured that they will be covered "Up to 80 or 100%". In spite of what you are told, we have found most plans cover about 50 to 60% of an average fee. Some plans pay more-some less. The amount your plan pays is determined by how much your employer paid for the plan. The less paid for the insurance, the less you will receive.
- It has been the experience of many Dentist that some insurance companies tell their customers that "Fees are above the usual and customary" rather than saying to them that their benefits are low. Remember, you get back only what your employer puts in less the profits of the insurance company.
- Many routine dental services are NOT covered by insurance carriers.

We will do all we can to assure that you receive maximum insurance benefits to which you are entitled under your plan. **However, if the insurance company FAILS to pay Dr. Delclos within 45 days of the date treatment was rendered all fees are due and payable by the patient/guardian.** Please do not hesitate to call us with any questions about our policies, our service or our fees. You may also want to contact your company regarding questions about the specific details of your plan.

I understand that my insurance is an agreement between me and my insurance company. I also understand that I am responsible for my balance regardless of my insurance status and if such balance is left unpaid it is subject to outside collections.

\_\_\_\_\_  
Patient/Guardian Signature

\_\_\_\_\_  
Date

\*\*By signing this form you're in agreement that you understand our financial policy. \*\* Revised 12/2018