

Financial Policy

General:

-All payments are due at or before the time of service, unless other arrangements have been made.

-Patients are responsible for any amount that their insurance does not pay. Patients are responsible for understanding their insurance coverage and limitations. It is a contract between the patient, their employer and/or the insurance company only. We file insurance as a courtesy to the patient.

Children:

- The parent/guardian who brings the child to the appointment is responsible for payment, regardless of any outside arrangements (i.e.: divorce agreements).

Prepayment Options: (For treatment or co-pay amount over \$500.00)

- Patients paying in full at the time of scheduling or at least 2 days before the appointment will receive a 6% courtesy adjustment if paying with cash/check or 3% if paying with a credit card. **This adjustment is taken off of the patient's estimated responsibility, NOT the entire amount.**

- Patients with insurance who pay the entire cost of treatment up front (same criteria as above) with insurance payment going directly to them, will receive a 6% adjustment with cash/check payment or 3% with credit card payment. **This adjustment will be taken off of the ENTIRE cost of treatment.**

****Adjustments **are not** made for payments with Care Credit due to the high rate that they charge us. ****

Payment Options:

- Outside financing (Care Credit) *subject to credit approval
 - All amounts qualify for 3 month interest free financing.
 - Amounts over \$300 qualify for 6 or 12 month interest free financing.
 - Extended payment plans with lower interest rate are also available.