

Financial Policy

We share the concern of our patients about the increasing cost of medical and dental care. We are a participating provider with some insurance companies and will process insurance claims for most insurance carriers as a courtesy to our patients. Our fees are comparable to the usual and customary charges made by similar specialists in the area. These charges are based on the skill, time and cost involved with the procedures. Patients with insurance coverage are responsible for their estimated portion at the time of appointment. Patients without insurance coverage are requested to pay for services in full at the time of appointment. An estimated treatment plan including the charges will be given at the consultation appointment. This is only an estimate and the actual charges will be determined at the time of surgery.

After we have received payment from an insurance carrier, we will issue a refund if the patient has overpaid his/her portion. If a balance remains after we receive the insurance payment, we will send a statement to the patient.

We accept cash, check, Visa, MasterCard, Discover and Care Credit for payment. A 5% discount is given to patients without insurance who pay in full with cash or check. In the case of a returned check, we will charge a \$35 fee.

You will be responsible for any late charges or collection costs that may occur. A finance charge of 1.0% per month will be added to all past due accounts with balances over 90 days. This is an annual percentage rate of 12%.

Please remember you are fully responsible for all fees charged by this office regardless of your insurance coverage.