

# Financial Policy

Thank you for choosing Granite Dental. Dr. Keller and our whole team believe in giving you the best possible dental care and want you to feel as comfortable as possible throughout your treatment. This includes understanding your treatment plan as well as our financial policy.

**All patients are charged for services rendered.**

**It is not always possible to estimate exact fees prior to rendering service. If you would like to be told the anticipated cost before rendering service please initial here: \_\_\_\_\_**

**Payment is due at the time of service.**

We accept cash, checks, and credit cards. We also offer extended pay options, pending your approval, through third party dental care financing companies. We offer a 5% courtesy discount for our cash only patients when payment is made in full at the time of service.

**Do you accept my insurance? How much will they pay?**

We currently accept most private dental benefit plans. We will bill your insurance company as a courtesy to you; however, the responsibility for payment remains with you. The amount of coverage your benefit plan provides is negotiated between your employer and the insurance company. Coverage may be limited by what the insurance company calls "usual, customary and reasonable" (UCR) fees. These are ceilings on the fees for dental procedures as set by the insurance company, at which the benefit plan will stop reimbursement. There may be differences between our fees and the UCR fees because the UCR fees were often determined many years ago and are seldom relevant to quality dentistry in today's market. Any differences between the two fees are the responsibility of you the patient.

Although we maintain computerized histories of payment by several companies, payment of benefits is never guaranteed by insurance companies. Therefore, it is impossible to give you a guaranteed quote prior to or at the time of service. Even if the service is pre-authorized. We estimate your portion based on the most up to date information we have, but it is still only an estimate.

**My insurance did not pay, now what?**

**Keep in mind that a dental benefit plan is a contract between you, the patient, your employer, and the insurance company. Therefore you are ultimately responsible for all charges regardless of benefits.**

**Finance Charges**

All past due balances (60 days or greater) are subject to finance charges of 18% APR, or a minimum of \$5 per month. This is to offset the costs associated with repeated billing statements.

**Broken Appointment Fee**

A fee of \$25 is charged for all appointments missed or broken with less than 2 business days notice. Your appointment time is reserved for you. Without notice in advance we are generally unable to make use of broken appointment times.

**I understand that I am responsible for all costs of dental treatment. I have read and fully understand the financial policies of this office.**

Signature \_\_\_\_\_

Date \_\_\_\_\_

Patient, Parent or Guardian

Printed Name \_\_\_\_\_