

## Parkway Oral Surgery & Dental Implant Center Financial Policy



Thank you for choosing us as your health care provider for your surgical needs. We deliver the finest care at the most reasonable cost to our patients, therefore payment is due at the time service is rendered unless other arrangements have been made in advance. The fees in our office are based on the care, skill, time, and judgment necessary to help treat your condition. The fee(s) for your particular treatment will be discussed and a detailed estimate shall be provided to you prior to any treatment.

The following is a detailed description of our financial policy:

- We reserve the right to collect payment before services are rendered.
- We accept cash, Visa, MasterCard, Discover and American Express.
- We will be happy to assist you with applying for financing, should you so desire, with companies who specialize in healthcare financing for patient treatments. The company we recommend is:
  - Care Credit – <http://www.carecredit.com>
    - Care Credit is a great all-around medical and dental financing company. They have payment plans that are locked in for 60 months at around 11.99% interest.
- **Please remember that you are fully responsible for all fees charged by this office regardless of your insurance coverage.**
  - Not all services are a covered benefit. Benefits may vary on different insurance plans. It is your responsibility to verify your insurance coverage.
  - Insurance benefits are not guaranteed, we try our hardest to provide an accurate estimate of what your out of pocket portion will be however there are times that the insurance company will change their decision without our knowledge and deny coverage for procedures without our knowledge. If this were to occur, you are still responsible for any balance on your account. We will do all we can to help in getting you the benefits you deserve.
- Fees for non-covered services, deductibles, and co-payments are due at the time of treatment.
  - Because insurance policies vary greatly, we can only estimate your coverage and cannot guarantee coverage due to the complexities of insurance contracts.
  - Your estimated portion must be paid at the time of service.
  - As assistance to our patients, we will bill insurance companies for services rendered and allow them 45 days to remit payment.
  - If your insurance company does not pay your claim within 60 days, you are expected to pay the entire balance due.
  - If the balance is not paid after 60 days, interest will be automatically charged at a rate of 20% APR.
- We understand that temporary financial problems may affect timely payment of your balance. We ask that you speak to us if you encounter such problems, so that we may assist you in the management of your account.

We appreciate your trust and the opportunity to serve you. Our patients are very important to us. If you have questions or need assistance regarding your account, please contact us at 713-467-5655. Our courteous staff is always available to help answer them or provide further clarification.

You will be prompted by one of our front desk staff to sign an electronic pad signifying that you have read and understood this agreement.