

## **Patient Financial Policy**

*Welcome to Petaluma Valley Dental. We want to make your visit enjoyable and productive. Today in our world of rising prices, we are trying to keep our fee increase to a minimum by implementing clear and exact payment policies. This will help reduce our overhead, thus passing the savings along to our patients. We are happy to answer any questions regarding your insurance plans and payment policies.*

***Our Policy*** requires payment at the time of service for your visit.

***For our patients***, we will give a 5% Courtesy Discount on fees over \$500 that are paid in full prior to the day of service with cash or check (does not apply to insurance co-payments)

If you are a member of a Dental Insurance Plan and have chosen us as a provider of care, it is your responsibility to:

- Pay your deductible and estimated portion at the time of service
- Pay for the services not covered by your insurance carrier
- Provide us with information relative to your claim, including:
  - Insurance card and Picture ID
  - Primary Policy Holders Information
  - Social Security number, Birth date, Employer
  - Correct Address

### **Insurance Claims for your carriers are filed as a courtesy at no charge to you.**

Please remember that all treatment plans given are an *estimate* based upon the most current information received from your insurance company. Amounts and Co-pays are subject to change on receipt of Explanation of Benefits. Patient/Responsible Party is responsible for any and all balances which may remain and are to be paid in a timely manner.

- To assist you with your payment, our office accepts Cash, Visa, Mastercard, and American Express.
- We have made special arrangements with **CareCredit** to provide extended payment plans with zero interest rates for six (6) months. Applications are available from Front desk staff and a quick approval can be made

When your bill is unpaid, a collection agency may be chosen to manage delinquent accounts. If your account is placed with a collection agency, you will be responsible for all costs of collection.

### **Cancellation Policy**

- We require a 48 hour cancellation notice for a scheduled appointment
- Patients who fail to show for their scheduled appointments or do not give notice for cancellation will be charged a broken appointment fee of \$60.00. For appointments more than 1 hour the broken appointment fee will be 10% of the scheduled appointment charges.
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***I have read and fully understand my financial responsibilities under this policy***