

DePalma Dental, LLC



Michael DePalma, DDS
Errin DePalma, DDS

FINANCIAL POLICY

Thank you for choosing DePalma Dental, LLC as your dental care provider. We are committed to providing the best dental care and service possible. It is also our goal to effectively communicate with our patients on all levels. Due to this goal, it is necessary for us to clearly outline our Financial Policy. The following is a statement of our financial policy, which we will require you to read, accept and sign prior to any treatment. Please let us know if you have any questions regarding our policy.

Drs. Michael and Errin DePalma and the clinical members of DePalma Dental will gladly discuss your proposed treatment plan. The members of the administrative staff will answer any questions they can about your dental insurance. However, as a patient you must realize the following:

The insurance you have is a contract between you, your employer and the insurance company. Your employer has selected the level of insurance coverage you have. Covered services vary from plan to plan. If for any reason the patient's dental insurance company does not pay on a claim filed by DePalma Dental, the outstanding balance becomes the patient's financial obligation. Any returned check will incur a \$35 fee.

DENTAL INSURANCE – Dental fees are charged directly to the patient and the patient is responsible for payment at the time of service. Our office will estimate your insurance co-payment, which is expected at the time services are rendered. We will gladly file your insurance claim electronically for you. If a balance is due to DePalma Dental after we receive your insurance payments, we will send you a bill. If there is any difference owed to you, we will promptly reimburse you or leave it as a credit on your account, which ever you prefer. It is important for our patients to realize that dental insurance companies rarely cover 100% of any dental fee and in, many cases, cover less than 50% or nothing at all. Covered services vary from plan to plan and each plan is different. This is determined by your employer and your insurance company.

SECONDARY DENTAL INSURANCE – Because secondary dental insurance varies widely in benefits, we will base your co-payment on your primary insurance and then file your claim electronically and have any secondary insurance reimbursement sent directly to you.

RESERVED APPOINTMENT TIMES – *Patient visits are the most important part of our day. We reserve a time, prepare in advance, and look forward to each patient's arrival. If a patient is unable to keep their reserved appointment, we kindly ask for a 48 hour notice. We will assess a fee of \$50 for missed appointments and any cancellations later than 24 hours. We will consider exceptions on an individual basis.*

OVERDUE ACCOUNTS – If any amount is owed to us, we expect payment of the balance within thirty (30) days. A finance charge will be imposed on each delinquent item on your account which has not been paid within sixty (60) days of treatment. The finance charge will be computed at the rate of one and one half percent (1 ½ %) per month or an annual percentage ratio of eighteen percent (18%). If your account becomes past due, we will take necessary steps to collect the balance owed. If we have to refer your account to a collection agency or small claims court, you agree to pay all of the collection costs/fees which are incurred. Consideration of reinstatement to active patient status would require payment in full of the balance in question as well as all collection costs and agreement that future charges are paid in full at the time of service.

SIGNATURE

PRINTED NAME

DATE