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A PROFESSIONAL DENTAL CORPORATION

PAYMENT POLICY

As a courtesy to our patients, we will assist you with filing your insurance claim, but since your insurance is a contract between you and your carrier, you will be responsible for payment of all doctor fees regardless of insurance coverage.

For the convenience of our patients, the following alternatives are stated as a guide for possible financial arrangements.

1. Pre-payment of dental care to be rendered prior to appointment
2. Cash / check payment at each visit
3. Visa / Master Card / Discover / American Express
4. Care credit
5. Medicaid/MCNA / State Insurance Coverage – you are responsible for following the rules and regulations of Medicaid/MCNA. Including providing the Original Department of Health & Hospitals card to every visit in our office. You will be responsible for any fees that are not covered by Medicaid/MCNA. We will discuss those fees with you, if this situation should arise.
6. Dental Insurance Coverage- depending on your dental insurance company, we will either file for you or assist you in filing for reimbursement as a courtesy to you. You will, however, be expected to pay your deductible and your portion of what your insurance may not cover for each appointment.

Our payment policy requires a payment on your account within 30 days of receipt of your statement. Payment in full, regardless of insurance pending, is required within 8 weeks. Accounts with balances outstanding for more than 120 days may be placed with an outside agency for collection.

The Federal Truth in Lending Law does not allow an agreed period of payment to be longer than 3 months without some rather complicated financial charge arrangements. We do not wish to pass finance charges along to our patients; therefore, if you require credit for a period of time in excess of 90 days, personal arrangements should be made with the office manager or your bank/financial institution.

Please be aware that the parent bringing the child to our office is ultimately legally responsible for payments of all charges.

If you have a financial problem or other difficulty with payment of your account, someone from our office will be available to discuss your account with you.

FACTS YOU SHOULD KNOW ABOUT DENTAL INSURANCE

Dental insurance is rapidly playing a larger role in helping people obtain dental treatment and we appreciate this fact. In an effort to help you maximize your insurance benefits, we would like to share some facts about dental insurance.

- FACT #1 Dental insurance is NOT meant to cover all fees. It is meant to be an aid in your investment for your dental health
- FACT #2 Many carriers announce that they pay or reimburse the insured person 'up to 80% or 100% of fees'. Actually- we have found most insurance plans cover about 40% - 50% of average fees. Some plans pay more and some pay less, depending on what the plans 'allowable' fees are. The amount your plan pays is determined by how much your employer (or you) pay in premiums for the plan. The less that is paid for the insurance – the less the insurance will pay on benefits
- FACT #3 Some insurance companies tell their customers that their dentist's fees are above the 'usual and customary' fees, rather than saying 'our benefits are low'
- FACT #4 Some routine dental services are not covered by dental insurance

Example 1: The American Dental Association's recommendation for application of Flouride to help prevent cavities is twice per year. Many insurance companies only pay for the application of Flouride once per year. They expect you, the insured, to pay the other application of Flouride. Also, some plans DO NOT pay for Flouride for older children or adults.

Example 2: Most insurance plans DO NOT pay for Nitrous gas or Sedation fees that are used if a patient has anxiety. These fees are the insured's responsibility

We will make every effort to assure you receive maximum benefits. We will file your insurance at no charge. In order to provide this service, we will need a copy of your current dental insurance card updated at each visit.

Please do not hesitate to ask questions about our office policies. We want you to be comfortable in dealing with these matters and we urge you to consult us if you have any questions regarding our services and our fees.

If you have any questions regarding your insurance benefits, covered/non-covered fees, restrictions, deductible, etc., we ask that you contact your insurance company directly for the specifics and details of your plan. The insurance plan is an agreement between you and your carrier and/or your employer.