

Financial Policy
Indianola Family Dentistry

Thank you for selecting us as your dental health care provider. The following information describes our Financial Policy. Our primary goal is that you receive the optimal treatments needed to restore and maintain your dental health. Therefore, if you have any questions or concerns about our financial policies, please do not hesitate to ask our Business Manager.

Available Dental Payment Plans

1. Payment in Full at Time of Service:

- a. **Cash/ Check Savings Plan:** We offer a 5% cash/ check savings with FULL payment the day of service. If insurance is filed discount will not apply.
- b. **Credit/ Debit Card:** We offer a 3% discount with FULL payment using cards.
- c. **Credit Cards:** We offer MasterCard, Visa and Discover.
- d. If you have no insurance we require 1/2 down for crowns, bridges, dentures, and sleep appliances before fabrication.
- e. New patients that need emergency treatment are required to pay in full the day of service if they do not have insurance.

2. Coverage By Dental Insurance:

- a. As a courtesy to our patients we will submit all insurance forms
- b. Your insurance policy is a contract between you, your employer, and the insurance company. We are NOT a party to that contract. Our financial relationship is with you, not your insurance company.
- c. All charges are your responsibility whether your insurance company pays or not. Not all services are covered benefits in all contracts. Some insurance companies arbitrarily select certain services they will not cover.
- d. If the insurance company does not pay in full within 60 days, we will require you to pay the balance due with cash, personal check, MasterCard, Visa, or Discover.
- e. We will submit your insurance claim for you, BUT you will still be responsible for deductibles and co-payments that are due at the time of treatment.

3. Payment Plans/ Financing: Patients wishing to finance treatment fees may be eligible for payment plans/ financing through *Care Credit*:

- a. 6 month and 12 month available financing with NO INTEREST to the Patient. The 12 month has a \$300 minimum account balance. There is no minimum account balance for the 6 month plans.
- b. 24, 36, 48 and 60 month financing plans available at 14.9% interest to the patient.
- c. Certain restrictions apply. Please talk to the Business Manager for more details.

Please Note

A monthly finance charge of 1.5% monthly is imposed on all accounts over 60 days. If 90 days have passed since your last payment, your account may be considered for small claims court/ collection agency.

Signature _____ Date _____