

Off Island Dental Financial Policy

We are dedicated to providing the highest quality dental care and service possible. Please understand that our financial policies are an important part of your care and treatment. To deliver the best possible care at the lowest cost, we find it necessary to implement the following policies. If you have any question, please do not hesitate to discuss them with our staff.

Payment is due at the time services are rendered. For your convenience we accept cash, check, money order, Visa, MasterCard, and Discover. We also partner with outside healthcare financing companies such as Chase Health and Care Credit which offer 0% financing. With the healthcare financing though payments must be made on time to avoid finance charges.

No patient will be seen who has an outstanding balance for which payment arrangement have not been made.

We will file your insurance for you but please understand that your insurance is a contract between you and your insurance carrier and that you are ultimately responsible for your bill. **WE ARE NOT IN ANY PPO NETWORKS NOR ARE WE A CONTRACTED PROVIDER.** Any amounts not paid but insurance is your responsibility. We will gladly help you receive your maximum allowable benefits and, as a courtesy we will file claims for services rendered. Please be aware that few insurance carriers cover all dental healthcare cost. Some pay fixed allowances for each procedure, while others pay only a percentage of the cost.

Most insurance carriers pay within 30 days. As a courtesy to you we will allow 60 days for insurance payments to be processed and received from your carrier. **If you're insurance carrier fails to pay its portion of your charges within 60 days or if there is a remaining balance after the insurance payment then that amount becomes your responsibility.**

All co-pays and deductibles are due at the time of service. THE ENTIRE BALANCE ON YOUR ACCOUNT IS YOUR RESPONSIBILITY WHETHER YOUR INSURANCE CARRIER PAYS OR NOT.

In the event that you have insurance coverage from more than one carrier, we will file the Primary Carrier only. You will be given a super bill to file to your secondary for your reimbursement. We will assist you in filing the secondary should you need help.

All returned checks will be initially handled by the Federal Automated Recovery System ("FARS"). FARS is an automated process performed by our bank. When you provide a check as payment, you authorize us to use information from that check to make a one-time electronic fund transfer from your account, or to process the payment as a check. Additionally, you authorize to collect a \$32.00 state-mandated fee and a \$5.00 bank fee through electronic transfer from your account if your check is returned for insufficient fund. Returned checks outstanding for more than 30 days and account balance older than 30 days may be subject to additional collection fees. Returned checks may be referred to the District Attorney for collections in some cases.

If your account is not paid within 90 days, unless payment arrangements have been made, will be turned over to our collection agency, and a charge of 33% of the outstanding balance will be assessed to your account to cover the cost of collection fees.

We reserve the right to charge you for appointment cancellations and "no show" appointments.

We appreciate the opportunity to serve you so please let us know if we can do anything to make your experience in our office more enjoyable.

I have read and understand the financial policy of OFF ISLAND DENTAL CARE and agree to be bound by its terms and conditions.

Patient or Responsible Party Signature

Date