



Blue Ash Smiles

Financial Agreement

PAYMENT FOR SERVICE IS DUE AT THE TIME DENTAL TREATMENT IS PROVIDED. Every effort will be made to provide a treatment plan which fits your timetable and budget, and gives you the best possible care. We accept cash, personal checks, debit cards, major credit cards, Care Credit, and Lending Club.

OUR OFFICE POLICY REGARDING DENTAL INSURANCE

If we receive **YOUR CORRECT** insurance information on the day of the appointment, we will be happy to file your claim for you. You must be familiar with your own insurance benefits. By law your insurance company is required to pay each claim within 30 days of receipt. **YOU ARE RESPONSIBLE FOR ANY BALANCE ON YOUR ACCOUNT AFTER 30 DAYS, WHETHER INSURANCE HAS PAID OR NOT. WE WILL BE GLAD TO SEND A REFUND TO YOU IF YOUR INSURANCE PAYS US.**

PLEASE UNDERSTAND THAT WE FILE DENTAL INSURANCE AS A COURTESY TO OUR PATIENTS. WE DO NOT HAVE A CONTRACT WITH YOUR INSURANCE COMPANY, ONLY YOU DO. WE ARE NOT RESPONSIBLE FOR HOW YOUR INSURANCE COMPANY HANDLES ITS CLAIMS OR FOR WHAT BENEFITS THEY PAY ON A CLAIM. WE AT NO TIME GUARANTEE WHAT YOUR INSURANCE WILL OR WILL NOT DO TO EACH CLAIM.

NO INSURANCE PAYS 100% OF ALL PROCEDURES

Dental insurance is meant to be an aid in receiving dental care. Many patients think that their insurance pays 90-100% of all dental fees. This is not true! Most plans only pay between 50-80% of the average total fee. Some pay more, some pay less. The percentage paid is usually determined by how much you or your employer has paid for coverage, or the type of contract your employer has set up with the insurance company. Please expect to pay 20-40% of your total balance when treatment is rendered.

BENEFITS ARE NOT DETERMINED BY OUR OFFICE

You may have noticed that your dental insurer reimburses you or the dentist at a lower rate than the dentist's actual fee. Frequently, insurance companies state that the reimbursement was reduced because your dentist's fee has exceeded the usual, customary, or, reasonable fee (UCR) used by the company. A statement such as this gives the impression that any fee greater than the amount paid by the insurance company is unreasonable, or well above what most dentists in the area charge for a certain service. This can be very misleading and simply not accurate. Insurance companies set their own schedules, and each company uses different sets of fees they consider allowable. These allowable fees may vary widely, because each company collects fee information from claims it processes. The insurance company then takes this data and arbitrarily chooses a level they call "allowable" UCR Fee. Frequently, this data can be three to five years old and these "allowable" fees are set by the insurance company.

BY SIGNING THIS AGREEMENT YOU ARE ACKNOWLEDGING AND ACCEPTING FULL RESPONSIBILITY FOR ALL FINANCES YOU MAY OCCUR AT OUR OFFICE.

PATIENT: _____ **DATE:** _____

WITNESS: _____