

# Financial Policy & Insurance

Dear Patient,

At Waldron Dentistry, we believe that you deserve excellent health care. That's why we always present you with the best value dental solutions to treat your personal situation. Each year we provide outstanding dental care to thousands of patients, each with unique financial concerns and needs. This information is meant to help answer common questions about paying for dental care, and please don't hesitate to contact us if we can provide additional information.

We welcome you to our family and look forward to helping you get the healthy, beautiful smile you've always wanted. If there is anything we can do to make your visits here more pleasant, please don't hesitate to ask one of our staff members.

Sincerely,  
WALDRON DENTISTRY

## Financial Policy & Insurance Information

### Payment at Time of Service

Waldron Dentistry does require payment in full for your portion at the time of service. We accept MasterCard, Visa, American Express, Discover, cash, and checks (from existing patients with established payment histories). If you are in need of an extended finance option, we also work with Care Credit, who offers a six-month "same as cash" or longer terms with an interest-bearing revolving charge designed to meet your treatment plan needs on approved credit. Just ask one of our patient services staff for an application or visit [www.carecredit.com](http://www.carecredit.com).

### Broken Appointments

A specific amount of time is reserved especially for you and we strongly encourage all patients to keep their appointments. If you must change your appointment, we require **at least 24 hours notice** in order to avoid a **\$35/hour cancellation fee** (emergencies are an exception).

### After-hours/Weekend Emergencies

Occasionally, our patients find the need for after-hours emergency dental care, and we are always glad to help when needed. In the event of an emergency after regular business hours, a **\$55 emergency fee** will be charged for established patients in addition to the necessary treatment fees. Patients who are not established in the practice will be charged a **\$125 after-hours emergency fee**.

## About Dental Insurance

If you have dental benefits, congratulations! You are very fortunate. Your dental benefits are based upon a contract made between your employer and an insurance company. **If you have any questions regarding your dental benefits, please contact your employer or insurance company directly. Dental benefit plans will never totally pay for completion of your dental care. It is only meant to assist you.**

We currently accept all private care insurance plans (plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for service). This means that we work with literally thousands of companies. Although we maintain computerized histories of payment by a given company, they do change; therefore it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is **ONLY AN ESTIMATE**. If you would like to know your exact insurance benefit, we will be happy to file a "pre-treatment authorization" with your insurance company prior to treatment. This does delay treatment but will give you the exact out-of-pocket figures you may require.

Many people receive notification from their insurance company that dental fees are "above usual and customary." An insurance company determines their reimbursement level by surveying a geographic area, calculating the average fee, and then determining that 80% of the average fee is customary. Included in this survey are discounted dental clinic and managed care facilities, which have severely reduced dental fees that bring down the average. **Any doctor in private practice will have fees that that insurance companies define as "higher than usual and customary."**

We bill your insurance as a courtesy. If insurance does not pay within 90 days, Waldron Dentistry reserves the right to request payment in full for services from you and allow you to collect the insurance funds that are due to you. This rarely happens, but it is important that you recognize that the insurance you have is a legal contract between YOU and your insurance company. Our office is not, and cannot be, a part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

I have read the Financial Policy & Insurance Information and I agree to its terms:

**Patient Name (please print)**

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**Signature**

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