

## **Consent for Services and Financial Policy**

Patients who do not have dental insurance are expected to pay for services at the time they are rendered. Payments may be made using Cash, Check, Visa, MasterCard, Discover, and American Express. We also offer Care Credit. We will mail monthly statements to all patients with an outstanding balance. A late fee of \$10 on the unpaid balance will be charged on all accounts exceeding 90 days, unless prior financial arrangements are made.

Returned Checks: A \$35 fee will be charged for returned checks.

### **Insurance:**

Somers Smiles provides insurance company billing as a courtesy to our patients. The patient portion of particular dental service(s) is estimated and due at the time of service. This amount may be subject to adjustment when the dental service(s), claims(s) are adjudicated by the insurance company. In addition, certain insurance companies have annual limitation for the amount of dental services that can be reimbursed within each plan year. If you or your family exceed these annual limitations in any plan year, you will be responsible for the full amount of dental services that exceed the particular plan's limitations. The patient is responsible for monitoring the amount of his/her remaining benefits for any annual benefit period. The patient may not rely upon any information provided by Somers Smiles staff regarding his/her remaining benefit in any such benefit period. The claims we submit to insurance companies indicate that you have assigned those benefits to Somers Smiles. However, if you are paid by the insurance company instead of Somers Smiles, you then become responsible for the total account balance and payment would be expected immediately. If you or your family has more than one dental insurance program, we will assist you in obtaining the maximum benefits available. You as a patient are always responsible for any charges that are not covered by your insurance.

### **Missed Appointments:**

In order to serve you better we try to maintain an efficient appointment system. However, our cost of providing care increases greatly when people fail to keep scheduled appointments or cancel last minute. We require at least 48 hour notice for a cancelled appointment. After numerous broken appointments, Somers Smiles reserves the right to dismiss a patient from the practice.

### **Late Arrivals:**

If you are late arriving to your appointment, we will make every attempt to serve your needs, as time allows and being respectful of previously-scheduled appointments. You may be given the option to wait or invited to reschedule to a time that is more convenient for you.

---