



Wisener, Cooper & Fergus, DDS

Dentistry for the modern age
Family • Cosmetic • Reconstruction • Implants

FINANCIAL POLICY / INSURANCE PROTOCOL

We are pleased to welcome you to our practice. Our desire is to provide you with the highest quality dental care in a caring and enjoyable atmosphere. We hope you will be confident enough to make referrals of your friends and family in the future. It is our policy to make financial arrangements with you before any treatment starts. Below is an explanation of our payment procedures. If you have any questions, please do not hesitate to ask.

1. Payment for services is due at the time services are rendered. We accept cash, checks, debit cards, and credit cards (Visa, Mastercard, Discover, American Express and *CareCredit)
2. As a courtesy, we will provide you with a copy of the charges to submit to your insurance carrier for your reimbursement **or** you may assign the payment to our office and we will file the insurance for you. **Patients with Secondary Insurance (covered by two (2) insurance policies) MUST speak with one of our office staff to discuss and sign the Secondary Insurance Policy and Agreement.**
3. Our office will file your insurance a maximum of three times per appointment. **If the claim is not paid by your insurance carrier within 90 days, you will be responsible for the full balance and further insurance appeal becomes your responsibility.** We will be happy to provide you with a claim form so that you can follow up on your insurance claims personally.
4. You must provide the office with a dental insurance card with the proper mailing address of the insurance company. If this document is not available at the time of the appointment, you will be responsible for payment of all fees and we will provide you with a claim form for you to submit for reimbursement.
5. We accept assignment of benefits for a select group of insurance companies; however you will still be responsible for paying your deductible and co-payments at the time of service. **You are responsible for paying all charges not covered by your insurance company, including all fees considered above your insurance company's usual and customary fee schedule.** Your insurance benefits are a contract between you and your employer. There may be waiting periods and age restrictions on some procedures. The amount of coverage you will receive will depend on the quality of the plan purchased by your employer, not the fees of the doctor. We do not allow insurance companies to dictate our treatment planning; our doctors and hygienists will recommend treatment according to what is in the best interest of the patient. Please be aware that some, and perhaps all, of the services provided may be non-covered services and not considered reasonable and necessary by your insurance company.
6. **Our office will not carry balances longer than 90 days**, regardless if the insurance payment is still pending. After 90 days, finance charges will be added to your past due balance. We will inform you of the delinquent account by letter or phone and if no action is taken to clear the account within 30 days, we will be required to send your account to collections. The responsible party agrees to pay all reasonable, related collection fees.
7. There will be a \$20.00 service charge for all returned checks.
8. The parent or guardian who brings a minor for their dental visit(s) is responsible for payment independent of what a divorce decree may state. Reimbursement must be made between the divorced parents. We will not intervene.

Please let us know if you are interested in obtaining CareCredit. Our Treatment Coordinator will be glad to assist you!

Rev 6/24/2014