

Belding Family Dentistry



Shawn Kinser, DDS

Insurance and Financial Policy

At Belding Family Dentistry, we believe you deserve the best care. That's why we always present you with the best dental solution possible to treat your personal situation. Each year we provide outstanding dental care to hundreds of patients. Some have dental benefits but some do not. If you have dental benefits, congratulations! You are fortunate. Here are some important things you should know: (Please initial each one so we know that you understand.)

_____ Your dental benefits are based upon a contract made between your employer and insurance company. **If you have questions regarding your dental benefits, please contact your employer or insurance company directly. Dental benefit plans commonly do not pay for completion of your dental care. It is only meant to financially 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 we work with hundreds of companies. Although we can 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 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. Keep in mind this is not a guarantee of coverage.

_____ **We bill your insurance as a courtesy.** If insurance does not pay within 90 days, Belding Family Dentistry reserves the right to request payment in full for services from you and let you collect the insurance funds that are due to you. This is rare 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.

_____ **Belding Family Dentistry does require payment in full for your portion at the time of service.** We do accept MasterCard, Visa, Discover, cash and checks. For existing patients with a good established payment history, we may discuss a payment plan for extensive treatment plans. We have also partnered with CareCredit, which can be used to pay for out-of-pocket expenses not covered by insurance, and special financing options are available that you may not be able to get with other cards.

_____ **Missed Appointment Policy:** 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 48 hours notice** to avoid a cancellation fee (emergencies are an exception). In the event of a dental emergency after regular business hours, a \$50 emergency fee may be charged for established patients in addition to normal fees for treatment. This fee is \$125 for new patients.

I understand and agree with the above terms and conditions.

Print Name: _____

Signature: _____ Date: _____