



Financial and Billing Information

Thank you for choosing us as your oral surgery care provider. We are committed to making your visit with us pleasant. If you have any questions, please do not hesitate to ask one of our office staff.

Patients with Insurance: You will be asked to present your insurance card upon arrival at your appointments. If you do not have an insurance card, you must have available all pertinent information. As a courtesy, our office will submit a claim on your behalf. Please keep in mind that the fee you pay at the time of treatment is only based on an estimate of your benefits, you remain responsible for any amount not covered by your insurance company once your claims are processed by your insurance company. **Benefit information obtained over the phone from your insurance company or through a pre-treatment estimate is not a guarantee of payment.** Actual benefits will be determined when the services are complete and have been submitted to your insurance company. **If the insurance company pays less than anticipated, or denies your claim, you will receive a statement from us and it will be your responsibility to pay the remaining amount due.** In the event of an overpayment on your account, a refund will be sent to you.

Patients without Insurance: If you do not have insurance at the time of treatment, payment is expected in full on the day of treatment unless prior arrangements have been made.

Methods of Payment: We accept the following forms of payment: Cash, Check, Visa, Mastercard, American Express and Discover card. **Please note, there will be a 3% surcharge applied to any credit card payments. Debit cards, HSA cards and cash/checks will not have a surcharge applied to them.** We also accept CareCredit and Lending Club (Happen Bank) which offers qualified individuals interest free financing for a 6-month, or 12-month period. To determine if you qualify please apply online: CareCredit: www.Carecredit.com or call (800)365-8295
Lending Club (Happen Bank): www.happenbank.com or call (888)596-3157

Returned Checks: It is our policy to charge a \$20 fee for any returned (NSF, stop payment, etc...) check.

Minor Patients: A patient under the age of 18 is considered a minor. A parent or guardian must accompany the patient for consultation and/or treatment. In the event parents are divorced, the parent accompanying the minor is financially responsible, regardless of the divorce decree. Settlement in these cases must be resolved between the parents. For unaccompanied minors, non-emergency treatment will be denied.

Workers Compensation: If your injury is work related, we require written approval/authorization by your employer and/or worker's compensation carrier prior to your initial visit. If your claim is denied, you will be responsible for payment in full.