



## Hamblin Dental Financial Policy

We realize that each person's financial situation is different. For this reason, we offer a variety of payment options to help you receive the dental care needed to enjoy a healthy and confident smile with respect to your budget.

### Payment Options:

Payment options are available for individual services for treatment plans above \$2000. For services under \$2000, fees are due at the time of service.

- Option 1 A 5% savings is offered when paid in full, by cash or check prior to the start of treatment.
- Option 3: For procedures requiring 2 to 3 visits (i.e. crowns, partials, appliances, etc.) we will accept two equal payments. The first payment is due at the beginning of treatment; the second payment is due on the day of delivery. No prepayment savings apply.
- Option 4: For patients who prefer a monthly payment plan, we have made arrangements with CareCredit, a finance company. There is no application fee or down payment required, and the loan can be interest free if paid in full within the time limit requirements. The paperwork is minimal and approval is provided quickly. Ask for details.
- Option 5: Pay as you go. Charges will be due at each appointment for services rendered that day.

We accept Visa, MasterCard, Discover and American Express.

### The responsible party agrees to:

1. Pay the doctor at the time service is rendered.
2. Pay 2% per month (24% annually) on the unpaid balance with a minimum charge of \$5.00 repeat billing fee per month on balance over 60 days.
3. Cover the balance of this account within 60 days from the date of service in the event the insurance company does not pay the entire balance within that time.
4. Returned check fee of \$35.00, or the maximum allowable by law.
5. Should the account be turned over for collection the undersigned shall pay reasonable attorney's fees, court costs and any collection costs up to 40%, with or without suit.

**Dental Insurance:**

Because your insurance is an agreement between you and your insurance company, ultimately you are responsible for all charges. It is the patient's responsibility to know their insurance benefits, assure collection of insurance payments, and to negotiate with the insurance company over any disputed claims. Many insurance carriers do not cover cosmetic procedures; if this is the case the patient is responsible for the full payment of these services. Please know that we will do everything possible to see that you receive the full benefits from your insurance company.

I authorize the dentist or his designees to release financially identifiable information and treatment descriptions and information, either electronically, by facsimile or paper form to my insurance carrier or any related entities that require such information to be submitted. I hereby agree to abide by the conditions outlines herein.

We can estimate your coverage; however, many variables exist from carrier to carrier, (i.e. deductibles, annual maximums, allowable fee limitations, non-covered procedures and other restrictions). Therefore, we cannot guarantee any estimated charges. We will file the claims for your dental services to your insurance company, but payments will be sent from the insurance company directly to you. If you have not received payment from them within 30 days of our submitting a claim, we recommend you contact them.

***I have read and agree to abide by the Financial Policies of Hamblin Dental.***

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Patient or Responsible Party / Signature and Printed Name

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Date