## Office Policies (for you to keep) Financial Policy

We are pleased that you have chosen us for your child's dental care. We want to establish a long and pleasant relationship with you and your child. We understand that the filing of dental insurance can be a very complicated and time-consuming task. We want to assist you in any way possible to receive the maximum benefit from your insurance. We need your understanding and cooperation in the following guidelines regarding the filing of your insurance claims and payment.

## 1. We are contracted as a preferred provider for the following insurance companies:

 Blue Cross/Blue Shield of Alabama, Delta Premier, Southland, United Concordia, Guardian, Metlife and Medicaid

All applicable deductibles, co-payments, and co-insurance amounts are due at the time services are rendered. We accept cash, check, Master Card, Visa. Some dental services may not be covered by your contract. In the event a given procedure is not covered, payment for these services is your responsibility. A 24 hour notice is required for cancellation of an appointment. If you miss two appointments without a 24 hour cancellation notice you will be charged a \$35.00 fee per hour scheduled if you choose to make a third appointment with the practice.

## IF YOUR INSURANCE IS NOT WITH ONE OF THE ABOVE COMPANIES, PLEASE SEE FOLLOWING PARAGRAPH.

- 2. If your insurance is through a company with whom we are not contracted:
- Please check your contract carefully to determine if you are required to see a preferred provider for that company. Understand that if you choose to see a non-preferred provider, your insurance may not pay the full amount or pay at all.
- Your insurance is a contract between you and your insurance company. Our office is not a
  party to that contract.
- While the filing of insurance claims is a courtesy that we gladly extend to you-- <u>ALL</u> <u>CHARGES ARE ULTIMATELY YOUR RESPONSIBILITY FROM THE DATE</u> <u>SERVICES ARE RENDERED</u>.

In order to facilitate accurate and prompt reimbursement, we request that you give us complete and correct information. If you have any questions regarding your insurance coverage or our financial policy, please do not hesitate to ask. We are happy to help you and appreciate your cooperation. Again, we are very thankful you have chosen us to be your child's dental care provider.

## Parents in Operatory

Parents are welcome to come back during your child's exam and cleaning appointment. This is a time to allow Dr. Willingham to discuss his findings, and answer any questions you may have. Parents will not be allowed to accompany their child for any operative treatment appointments (you will be allowed to accompany them back until they get settled.) Your child deserves 100% of Dr. Willingham's attention while being treated, and parents present in the operatory can become a distraction for the doctor and the patient. Thank you for your cooperation in this matter and remember that everything we do strives to maintain the best interests of the patient.