

OFFICE AND FINANCIAL POLICIES

Thank you for choosing our practice. We want to make every experience you have with us a positive one. Together, we (patients and doctors) are trying to adapt to the changing way that healthcare is financed and delivered. We encourage patients to contact your insurance carrier about the details of your policy. It is not possible for our practice to be aware of all the different employers' benefit plans and restrictions, and we do not have access to the actual policies. Please review this page carefully and sign the bottom.

PAYMENT GUIDELINES

If no insurance applies, payment is due in full at time of service.

We accept insurance assignment. However, you must pay any co-payments, co-insurance and/or deductible at the time of service, unless other arrangements have been made in advance with our office. Your insurance company is responsible to you and you are responsible to the doctor for your charges. If your insurance company has not paid within 60 days, you will be required to start paying on your account. To obtain credit privileges, you authorize us to make inquiries we consider necessary (including credit reports from credit reporting agencies).

We accept cash, checks, money orders, Visa, Mastercard and Care Credit (Healthcare Financing plan).

ESTIMATE OF SERVICES

We will be happy to give you an estimate of fees when possible. Please remember that only you and the doctor can determine what diagnostic studies and/or treatments are best suited to fully evaluate and treat you. It is not uncommon for insurance carriers to have alternative benefit clauses in order to keep their costs down. Listed below are other reasons that insurance carriers deny payment. You are ultimately responsible for your treatment and charges.

INSURANCE COMPANY DENIES PAYMENT

Sometimes your insurance company will refuse payment of a claim for some of the following reasons:

1. Pre-existing condition.
2. Deductible not met.
3. Not a covered service.
4. The insurance was not in effect at the time of service.
5. You have other insurance which must be filed first.
6. Need full time student information.
7. Requested information from policy holder not received by insurance carrier.
8. Yearly maximum met.

If your insurance company denies your claim for any of the above reasons or for any other reasons, our office cannot be responsible for this bill. It is your responsibility to pay the denied amounts in full.

Finance charges may apply to seriously delinquent accounts.

UNLESS IT IS AN EXTREME EMERGENCY, A FEE WILL BE CHARGED FOR A BROKEN APPOINTMENT

We value you as a patient and are eager to serve you! Our first priority is to provide you with the best possible care. We understand that when extensive treatment is needed, a financial agreement could assist towards your charges. A member of our staff will be glad to help you.

Sincerely,
Darren B. Crosbie, D.D.S.
J. Kent Herndon, D.D.S.

I have read and understand my financial obligations. I understand that this office will file an insurance claim on my behalf and I am responsible for my bills in the event the insurance company denies any claims.

Patient Signature

Date

