

## Financial Policy and Insurance

We accept most major dental insurance plans. The accepted methods of payments include Visa, MasterCard, Discover, American Express, Personal checks and cash.

We also have a third party financial plan. These are the dental insurance plans that our office is currently contracted with: **Aetna PPO, Altus, Ameritas, BCBS Indemnity, Cigna PPO, Connection Dental (GEHA), Delta Premier, Guardian, Humana, MetLife, and United HealthCare.**

Dental treatment is an excellent investment in an individual's physical and psychological well-being. Our office is committed to providing you with the best health care possible. In order to achieve this goal, we need your assistance and understanding of our financial policy.

As a health care provider, we must emphasize that our relationship is with you, not with your dental insurance company. You are ultimately responsible for your account. If you have dental insurance, we will do our best to help you receive your maximum allowable insurance benefits – but we have no control over those benefits.

Additionally, financial considerations should not be an obstacle to obtaining important health care treatment. We recognize that not all of our patients have dental insurance. We are sensitive to your varying needs and financial obligations.

In order to better serve you, we have prepared several payment options to provide you with the flexibility that you deserve:

**SELF PAY** –You are responsible for your fees at the time of service.

For your convenience, we accept cash, personal checks, American® Express Visa®, MasterCard®, and Discover®.

**DENTAL INSURANCE (IN NETWORK)** –You and your insurance company share responsibility for your fees and your portion is due at the time of service. We will submit your claim and receive payment from your insurance company for services provided. We will contact your insurance carrier on your behalf so that we may provide you with an estimate of the portion of your fees due at the time of service. You must realize, however, that all charges are ultimately your responsibility. Most dental plans do not cover all services in full. We cannot be held responsible if in fact there is no insurance coverage for the procedure(s), or if your insurance company refuses payment at a later date. Furthermore, some portion or all of your benefits may be used for the plan year. We will wait 30 days from the date of treatment for insurance payment, and if no payment is received by then the outstanding balance becomes your responsibility. If the bill is not paid in full, then any balance over 90 days is subject to interest charges.

**DENTAL INSURANCE (OUT OF NETWORK)** – You are responsible for your fees at the time of service and your insurance company is responsible for the reimbursement based on your benefits.

We are happy to submit your claim for you. Benefits are based on the terms of the contract that were negotiated between your employer and your dental insurance company and are not determined by our office.

**CARE CREDIT** - You are responsible for your fees at the time of service and you can finance those fees with Care Credit. Care Credit pays NK Family Dentistry for services rendered and you pay Care Credit monthly payments. Ask for more details.

If you have any questions regarding our finance policy, please feel free to call us at **(781) 216-8097** and ask to speak with the Business Manager. Thank you for choosing NK Family Dentistry. We look forward to providing you and your family with high quality and reliable patient care.

Patient Name: \_\_\_\_\_ Date: \_\_\_\_\_

Patient Signature: \_\_\_\_\_