



## DENTAL INSURANCE AND FINANCIAL ARRANGEMENTS

At Legacy Endodontics, we are committed to providing you with the best possible care. If you have dental insurance, we are happy in assisting you to maximize your insurance reimbursement for covered procedures. In order to achieve this goal, we need you to have your dental card and all pertinent information in regards to obtaining dental benefits and submitting claims on your behalf. We must emphasize that as a dental care provider, our relationship is with you, not your insurance company. While the filing of your claim is a courtesy that we extend to our patients, all charges are your responsibility from the date services are provided.

Payment for services is due at the time services are provided. It is important to understand how dental insurance works and we will make every effort to help answer any questions you may have. You must realize, however, that:

- Your insurance is a contract between you, your employer, and the insurance company. We are not a party to that contract.
- Not all services are a covered benefit and some insurance companies arbitrarily select certain services that they will not be covered.
- Some dental insurance companies have a deductible that has to be met before benefits will be considered for payment.
- Even after the deductible has been met, most insurance companies only pay a percentage (such as 50% to 80%) up to the maximum yearly allowance and you will be responsible for any remaining balance.
- At the time of service, your portion of the payment is estimated by our office based on the information given to us at the time of service by your insurance company. Again, this is an **estimate**; the only way to get an exact co-payment would be to submit for a pre-determination prior to services being rendered which may take several weeks to receive a response from insurance.
- In the case of estranged or divorced parents, the parent accompanying the child to the visit is responsible to pay for service rendered on the date of the visit – regardless of health insurance coverage arrangements.
- We accept cash, Visa, MasterCard, Discover and Care Credit. Returned checks will be subject a returned check fee of \$40.00.
- Accounts over 90 days past due may be referred to a collection agency and you may be charged any collection/attorney fees and finance fees associated with turning your past due balance over to such an agency or entity.
- **No Show Appointments.** Any appointment made and the patient does not give 24 hours prior cancellation notice, there will be a \$40.00 charge.

**OTHER THAN INSURANCE, WHO IS FINANCIALLY RESPONSIBLE FOR THIS BILL?** \_\_\_\_\_

I WILL BE PAYING TODAY BY: CASH \_\_\_\_\_ CREDIT CARD \_\_\_\_\_ CARE CREDIT \_\_\_\_\_

I understand and agree that, (regardless of my insurance status); I am ultimately responsible for the balance of my account for any professional services provided. I have read and understand the above information.

\_\_\_\_\_  
PATIENT SIGNATURE

\_\_\_\_\_  
DATE