



## **METCALF DENTAL FINANCIAL POLICY**

Welcome to Metcalf Dental! We are pleased to have you as a patient in our office. We are committed to providing you with the highest quality lifetime dental care so that you may obtain optimum oral and overall health. We will offer you the very best abilities and experience when it comes to diagnosing and treating your dental needs.

Payment for treatment is due at the time of service unless prior arrangements have been made. We accept cash, check, Visa, MasterCard, American Express and Discover. Checks that are returned to our office from your financial institution are subject to a \$50 returned check fee, which covers the processing fee charged to our office.

If treatment is diagnosed by Dr. Metcalf, you will meet with our Treatment Coordinator and receive a Treatment Plan. All diagnosed services and fees will be listed on that plan. Please be aware that these fees and any fee estimates can only be extended for a period of 90 days from the date of the routine patient exam or emergency visit diagnosis.

Unaccompanied minors must have treatment consents and payment arrangements (signed by a parent or legal guardian) in place with our Treatment Coordinator prior to any treatment. Failure to have signed consent and payment arrangements on file with Metcalf Dental prior to a scheduled appointment, may result in non-emergency treatment being denied.

One of our goals is not to allow the cost of treatment to prevent our patients from benefiting from the quality of care needed or desired. Our treatment coordinator will work with you if payment arrangements are necessary. We realize that temporary financial situations may affect timely payment of your account. If such problems do arise, we encourage you to contact our Treatment Coordinator promptly for assistance in the management of your account. Most often, financial misunderstandings can be equitably resolved with a phone call.

### **Patients Without Dental Insurance**

Fees are due and payable at the time treatment is rendered if you do not have dental insurance coverage. We offer a pay today courtesy discount of 5% to patients that do not have dental insurance. This must be paid in full with cash or check on the day of diagnosis and must also be scheduled on the day that treatment is diagnosed.

### **Patients With Dental Insurance**

As a courtesy, our office will verify your insurance with your carrier as long as you provide us with your up-to-date and correct insurance information no less than 2 business days before your appointment. Our software system then estimates what your insurance might pay for any treatment that is diagnosed during a routine exam or an emergency visit. This is not a guarantee that your insurance will pay exactly as

Initial: \_\_\_\_\_

estimated. All insurance companies include a disclaimer stating verification doesn't guarantee payment. Because there are thousands of plans, we ask that you know your benefits as it's impossible for us to know them all. Each plan is unique in what services are allowed. Coverage is subject to limitations, exclusions, waiting periods, frequency, age restrictions, deductibles and maximums – it doesn't mean the treatment is inappropriate.

If we do not receive your insurance information in this timeframe mentioned, we cannot guarantee that we will be able to process your claim, in which case you will be responsible for the entire balance at the time of service. We will then provide you with the necessary information to submit to your insurance for any possible reimbursement.

Metcalf Dental is committed to providing high quality dental care for all of our patients, and we charge what is usual and customary (UCR) for our area. UCR reimbursement levels vary greatly between insurance companies and even within different policies of the same company. UCR is typically related to the amount your employer is paying for your policy. We do our best to maximize your benefits and give you an estimate as accurate as possible, but ultimately you are responsible for the entire fees.

Your estimated portion is due immediately following any scheduled office visit. We will then process and electronically submit your dental insurance claim. A typical claim is paid in 30 days or less. We electronically submit claims to expedite the process, and we provide all the necessary documentation. If, however, your insurance company doesn't pay within 90 days, we will bill your credit card on file and send you all of the paperwork related to the claim so you may follow up for possible reimbursement.

As your provider, we emphasize our relationship is with you, our patient, and not your insurance company. We will always take ultimate care of you and your oral health. Insurance is an agreement between you and your carrier. Metcalf Dental is not a party to that contract.

### **Appointment and Cancellation Policy**

At Metcalf Dental, we operate on an appointment basis. In an attempt to respect your time and ours, we make every effort to adhere to our schedule. It is important that you arrive on time for your appointment. Late arrivals cause delays for those patients that arrive promptly. Late arrivals will be worked into our schedule if time allows. Please know that if we are unable to complete the planned treatment for you in the time originally allotted, you will need to schedule an additional appointment.

We use an automated appointment reminder system to confirm your appointment via texts, emails or phone calls. If it is necessary for you to reschedule an appointment, we require a 48 hour notice for weekday appointments and a 72 hour notice for Saturday appointments, except in the case of an emergency. In the instance of a late rescheduled or a failed appointment, a \$100 charge will be assessed for weekday appointments and \$125 for Saturday appointments (per hour of scheduled appointment). Please note that multiple failed appointments may result in being dismissed from our dental practice.

As in all areas of medical care, unavoidable delays sometimes occur. Some visits are more complicated than initially anticipated, and emergencies may arise that could delay us. In cases such as this, our team will make every attempt to notify you beforehand so you may choose to come in later or reschedule.

Should you have any questions, please talk to our Patient Coordinator. Managing our schedule is just another way that we can continue to offer quality care to all of our patients.

Initial: \_\_\_\_\_

**Collection Authorization**

Accounts that are not paid in full within 90 days are considered delinquent and will be turned over to a collection agency, which may adversely affect your credit rating. Attorney fees and court costs incurred by Metcalf Dental will also be your responsibility where permitted by laws governing these transactions if your account is turned over for collection.

**Credit Card Authorization**

All responsible parties for our Metcalf Dental patients will be required to keep a credit card on file with us. We will utilize our Pre-Authorized Healthcare Form for this purpose.

If you would like us to file a claim on your behalf for treatment rendered thereby notifying your insurance carrier to review your claim for payment, we require our Pre-Authorized Healthcare Form be completed and signed. This form authorizes Metcalf Dental to keep your signature on file, along with your credit card information and charge any balance not paid by insurance within 90 days for all visits in a calendar year.

If you have made arrangements with our Treatment Coordinator regarding your treatment plan or your account, you will also be required to complete and sign our Pre-Authorization Healthcare Form. The terms of your arrangement will be included for your convenience.

I AGREE TO THE ABOVE STATED FINANCIAL POLICY, CANCELLATION POLICY AND CREDIT CARD AUTHORIZATION AS WELL AS COLLECTION AUTHORIZATION.

---

Patient Name(s)

---

Patient/Guardian Signature Date

Initial: \_\_\_\_\_