

Stephen D. Willens, DDS

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#### **OFFICE FINANCIAL POLICY**

Thank you for choosing us for your child's dental needs. We are committed to assisting you in caring for your child's teeth. We believe that for this relationship to work, we must have a clear understanding between us regarding our financial policy. This is a statement of that policy.

#### **CASH ACCOUNTS:**

Full payment is due at the time of service. We will accept cash, check, Visa, MasterCard, American Express or Debit Card. We offer extended monthly payment plans for incurred charges that total over \$200. Whichever parent or guardian brings the child in for treatment, is responsible for payment, and must sign a financial contract for the treatment.

#### **INSURANCE ACCOUNTS:**

There are a wide variety of plans, coverages and benefits. It is often as difficult for us as for you to know what your insurance will pay or cover for the treatment. We are happy to assist you in billing the insurance company. However, we want to remind you that your insurance policy is a contract between you and your insurer. We are not a party to that contract. Any balance not paid by the insurance company remains your responsibility. We want to assist you by providing both you and your insurer with all the information needed to process your claims. We request that you fill out and sign an insurance form at the time of service. We will also request that you pay your estimated portion for treatment at the time of service. Of course, we would accept payment in full at the time of service, and then credit any insurance payment to your account as it is received. We would then refund all credit balances at the end of each month.

We are committed to providing the best of care to our patients, and we do charge fees that are usual and customary for our area. Unfortunately, some insurers have been attempting to cut back on their expenses by arbitrarily lowering the customary fee level they pay, without any explanation. That still means you will have to be responsible for payment of any remaining balance. Please be aware that some of the services we provide may not be covered by your insurance plan at all. We will do our best to make you aware of what is not covered by your plan. Ultimately, however, the responsibility lies with you.

Thank you for taking the time to read and understand our financial policies. Please let us know if you have any questions or any issues that you would like to discuss.