**Insurance**

You are responsible for any portion of your treatment and copay, including exam and x-rays, that your insurance denies or does not cover. We will file one claim per visit and will allow up to 45 days for any insurance response before contacting you. We do our best to fight with insurance for you to receive your benefits but ultimately you are responsible for all amount denied.

You are responsible for knowing your insurance such as max & min and if you have used insurance at any other offices in a calendar year. If you have two insurance policies you are responsible to know which is primary. We will only file 2 insurances, no more.

It is your responsibility to understand the terms of your policy as they do not always release as much information to us as they do to the covered individual. You are responsible for knowing if your insurance has been terminated, as many insurance companies will not have their system updated for several weeks and you may still appear active in their system.

Our office is dedicated to helping you make the most of your insurance and will make every attempt to collect as much as possible, yet in the case of outstanding accounts with a balance older than 60 days will be subject to a finance charge or additional billing charge per month.

Payment is expected at the time service is rendered. Some procedures will require a down payment to be scheduled.

Our office will provide you with an estimated (not a precise cost) treatment cost before any treatment is started. This is only an estimate based on information insurance has provided us. You are responsible for any portion they deny. Insurance has 3+ years to audit any account to come back and “reclaim” money.

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Patient signature and date