



### Financial Policy

At Wihlm Dental, we strive to build positive relationships with our patients based on trust, excellent customer service and personalized dental care. Patients will be at ease knowing their care is important to us and will be given with a sense of caring, empathy, comfort and kindness. We will provide dental care at a cost that is reasonable and fair for our area. We require all patients to read and sign our Financial Policy prior to treatment. If you have any questions, please let us know. We will be happy to discuss our policy with you.

**Dental Insurance:** As a courtesy to our insured patients, we will submit a claim to your insurance company, on your behalf, free of charge. In order to assist you in getting your maximum allowable benefits we will need your insurance card or policy on an annual basis. Your insurance policy is a contract between you and your insurance company.

We are a Premier Provider for Delta Dental and we accept many insurance plans. If you have any questions regarding your insurance plan, please talk to us prior to any treatment. It is your responsibility to verify coverage with your insurance company prior to starting treatment with our office.

Often times, we can give you a close estimate of what your insurance may cover of your treatment plan. However, if you are unsure of your benefits and would like a more accurate estimate, we recommend Pre-Treatment Estimates of benefits prior to starting any major treatment. This however, is still not a guarantee of payment by your insurance carrier. If you have any questions regarding treatment options or costs, please bring them to our attention prior to starting treatment.

You, the insured, are responsible for payment on any claims that are denied, unpaid due to deductible, partially paid and/or non-covered services due to the insurance carrier's arbitrary determination of "usual and customary fees".

**All balances are due and payable upon receipt.**

Your treatment plan will be diagnosed on your dental health and not your insurance coverage. For all services not covered by insurance, **full payment is due at time of service.**

**No Insurance:** If you do not have dental insurance, you are expected to pay for your services on the day they are rendered. We offer a 5% discount if you pay by cash or check the day of your appointment. We accept CASH, CHECKS, VISA, MASTERCARD and DISCOVER.

**Payment Plans:** If you need to arrange a payment plan, please talk to us prior to beginning your treatment. We are often willing to work out a payment plan for up to 3 months and expect a monthly payment to keep your account in good standing. We may ask you to pay off your balance prior to continuing with your treatment. For larger treatment plans, we may ask you to pay a portion of the expected treatment fees prior to starting treatment. Any outstanding balances greater than 60 days may incur a monthly 1.5% finance charge (18% annum). For longer re-payment options, we offer CareCredit (see separate CareCredit Financial Policy).

**Returned Checks:** All checks that are returned for insufficient funds will be charged a \$30 NSF fee.

**Collection Agency Placement:** Any account that we determine to no longer be in good standing or generally greater than 120 days past due from treatment date will be turned over to a collection agency. We will attempt, but are not required, to send a final demand letter using most recent contact information in the patient records.

***Please indicate your acceptance of this policy by signing the HIPAA/Financial acknowledgement form. For mutual convenience of you and the practice, it is understood that this executed copy of the Financial Policy also shall cover your dependent children who are patients of the practice.***