

FINANCIAL POLICY

(C. Scott Davenport, DDS, PA)

In order to continue to provide quality dental care and keep our fees at a reasonable level, we have adopted this financial policy.

All fees totaling less than \$200.00, we ask that you pay that amount, in full, on the day of service. For fees totaling \$200.00 or more, we offer three options of payment:

- (1) Cash or check for the full amount the day the services are begun. In return, you will receive a bookkeeping adjustment for 5% of the total fee. For example, if your fee is \$200.00, you will receive \$10.00 credit, if you pay in full by cash or check.
- (2) Payment by credit card for the full amount the day the services are begun. Because we are charged a fee for processing credit card payments, we are unable offer a bookkeeping adjustment. We accept MasterCard, Visa, and American Express.
- (3) One-half the total fee the day services are begun and one-half the day the services are completed.

All fees are the responsibility of the patient. There will be absolutely no interest charged on balances that are paid within 60 days. After 60 days, there will be a finance charge of 18% APR (1.5% monthly). There is a charge for returned checks.

MANAGED DENTAL CARE PROGRAMS

While our office will file all primary dental insurance for the patient, Dr. Davenport is a network provider for Delta Dental Premier only. Our office limits its participation in managed care programs due to the restrictive nature and negative influence on quality we feel these programs promote.

FOR PATIENTS WITH CONVENTIONAL DENTAL INSURANCE

We will gladly estimate your insurance benefit and your co-payment. For co-payments less than \$200.00, we ask that you pay that estimated amount, in full, the day the service is started. When estimated patient copayments are \$200.00 or more, payments should be handled as previously outlined in this policy. We will adjust your account, if necessary, after insurance payment is received.

WE ARE HAPPY TO FILE PRIMARY INSURANCE CLAIMS AS A COURTESY TO OUR PATIENTS. HOWEVER, IT IS THE PATIENT'S RESPONSIBILITY TO BE AWARE OF ALL TERMS OF THEIR INSURANCE COVERAGE, CURRENT STATUS OF THEIR INSURANCE BENEFITS AND FOR ANY FOLLOW-UP ON INSURANCE FILED BY OUR OFFICE. ALL FEES ARE THE RESPONSIBILITY OF THE PATIENT, REGARDLESS OF INSURANCE COVERAGE.

For those with secondary dental insurance, we will provide you with the information needed for you to file that claim. We will estimate the amount of your primary insurance and ask that you pay the remainder the day of service, or as outlined previously.

**Our main concern in this office is to render the best quality dental care available. We understand that on occasion there is need for financing outside of our normal financial policy. For those patients needing this courtesy, please ask one of the business assistants for more information.*