

## Financial Responsibility Stradley Hagerty LLC

Dental treatment is an excellent investment in an individual's health and well being. Because of this, we believe financial considerations should not be an obstacle to obtaining the procedure of PAYMENT AT TIME OF SERVICES IS EXPECTED. In situations involving large treatment plans and/or insurance benefits, we provide 2 payment options. We are sensitive to the fact that different patients have different needs so the following are the financial options available to our patients.

### CASH, CHECKS, or CREDIT CARDS

We accept cash, personal and certified checks as well as Visa, Master Card, and Debit cards

### LOW MONTHLY PAYMENT PLANS

Our office currently uses an outside financing agency. These are specifically designed for dentistry and related specialties with low monthly payments (Subject to Approval)

- Interest free option available 6 months same as cash
- No initial payment
- Low monthly payments
- No prepayment penalty, terms up to 60 months
- Quick and easy application process. Same day approval!

### RESPONSIBILITY FOR PAYMENT

I agree to be and am fully responsible for total payment of services performed including any amounts not covered by any health, dental or prepayment program I ay have. The policy in our office is that the parent who requests treatment for a minor child is responsible for all fees for services rendered. (IF INSURED) I authorize the release of information requested by my insurance company for the purpose of payment if insurance benefits. I authorize payment directly to Dr S. D. Stradley & Associates. A copy of this authorization shall be as valid as the original.

By signing this registration form I hereby personally agree and promise to pay a finance charge for any balance that remains unpaid for more than 90 days, which finance charge will be assessed at the rate of 1.5% per month (18% annually). Items pending insurance will not be charged interest. I further promise to pay all court costs and attorney fees incurred in collecting any amounts which are in default plus the interest outlined above.

### INSURANCE COVERAGE

Our practice will be happy to assist you in determining whether your insurance company will cover your dental services. As a COURTESY, our office will file your claim with your insurance company, and initiate correspondence with the purpose of getting you the maximum coverage your insurance will allow however, if we do not receive payment from your insurance company within 60 days, the payment becomes your responsibility. If needed, a pre-treatment estimate will be sent to your insurance company to determine what benefit you will receive. **PATIENTS ARE RESPONSIBLE FOR ALL DEDUCTIBLES AND CO-PAYMENTS AS SERVICES ARE RENDERED. PLEASE BE AWARE THIS IS ONLY AN ESTIMATED DOLLAR AMOUNT.** The policy of some insurance carriers is to pay benefits directly to the patient. In this case we give a 2 week grace period to return you insurance check or personal check to our office. All co-payments are still due at the time of services.

### DENTAL INSURANCE PATIENTS

I understand my dental insurance is a contract between myself and the insurance carrier, not between Dr. Steven D. Stradley and Dr. Elizabeth Hagerty. As such, I understand that I am responsible for the full amount of all dental fees incurred. Any payments received by Dr. Stradley and Dr. Hagerty from insurance carriers will be credited to my account or refunded to me if I have paid the dental fees incurred.

I understand that the payment of my bill is my legal obligation as the patient. I further agree to pay returned check fees of \$25.00 per returned check. If this account is placed in the hands of an outside collection agency, I agree to pay the fees incurred by that agency in regards to the collection process.



We take our responsibilities to you, our client, very seriously. We participate in numerous continuing education courses each year so you have access to the most effective and current dental care. We invest in team education, and we attend management seminars to ensure the practice runs efficiently. We feel confident that we provide an environment where clients can experience the *best* that modern dentistry can offer.

Dental Insurance has helped many of you offset the cost of the dental care you have received in our office. However, in recent years, the role of dental restrictions on dental procedures we recommend in the treatment of dental insurance has changed remarkably. Each month insurance carriers place new restrictions on dental procedures we recommend in the treatment of dental infections. In some cases, insurance companies reduce, deny, or seriously delay the reimbursement for reasonable treatment options without notifying either you or us!

We want you to be confident you will always receive the highest standards of care; we will not ask you to settle for substandard dentistry. At the same time, we cannot continue to accept prolonged delays for reimbursement. You may not realize that we often wait months for reimbursement. It takes hours of time (away from client care) to follow up with insurance companies, only to find that your claims were denied.

After considerable thought, we have decided on an approach that is fair to us, and to all our clients.

- We will continue to provide excellent care, in a safe and competent manner.
- We ask all clients and guardians to assume total responsibility for all costs of treatment accepted and rendered.
- We will ask everyone to pay the estimated co-pay on all procedures on the day of treatment.
- We will ask you to provide us with up to date policy information at each appointment.

**As a courtesy, we will continue to submit your claim to your insurance company. If your claim is denied, or we do not receive the full, anticipated reimbursement for the balance of your claim within 30 days, we will resubmit ONCE. If we have no response within two weeks, we will invoice you directly for all unpaid balances.**

Please understand we are taking these steps to protect our ability to provide you with excellent dental care, using modern reliable methods. We are committed to our clients and to our professional standards.

Sincerely,

Financial Coordinator