

### **Financial Policy**

Magnolia Dental is committed to providing you with the best possible care, and we are pleased to discuss our professional fees with you at any time. Your clear understanding of our Financial Policy is important to our professional relationship. Please ask if you have any questions about our fees, Financial Policy, or your responsibility.

- **All patients must complete our “Patient Registration Form” before seeing the dental professional.**
- **Full payment is due at the time of service.**
- **We accept cash, checks, American Express, Visa, Master Card, Discover, and Care Credit**
- **Magnolia Dental provides insurance company billing as a courtesy to our patients. The patient portion of particular dental service(s) is estimated and due at the time of service.**

#### **Adult Patients:**

Adult patients are responsible for full payment at time of service.

#### **Minors accompanied by an adult:**

The adult accompanying a minor, his/her parents or guardians, are responsible for full payment at time of service.

#### **Unaccompanied minors:**

The parents or guardians are responsible for full payment at time of service. Non-emergency treatment will be denied unless charges have been pre-authorized to an approved credit plan, or to Visa, Master Card or Discover.

#### **Insurance:**

Magnolia Dental provides insurance company billing as a courtesy to our patients. **The patient portion of particular dental service(s) is estimated and due at the time of service. This amount may be subject to adjustment when the dental service(s) claim(s) are adjudicated by the insurance company.** In addition, certain insurance companies have annual limitation for the amount of dental services that can be reimbursed within each plan year. If you or your family exceed these annual limitations in any plan year, you will be responsible for the full amount of dental services that exceed that particular plan's limitations. The patient is responsible for monitoring the amount of his/her remaining benefits for any annual benefit period. The patient may not rely on any information provided by the Magnolia Dental staff regarding his/her remaining benefit in any such benefit period.

The claims we submit to insurance companies indicate that you have assigned those benefits to Magnolia Dental. However, if you are paid by the insurance company instead of Magnolia Dental, you then become responsible for the total account balance and payment would be expected immediately.

If you or your family has more than one dental insurance program, we will assist you in obtaining the maximum benefits available.

As a patient are always responsible for any charges that are not covered by your insurance.

#### **Medicare/Medicaid/Champus/Worker's Compensation:**

If you are covered by Medicare, Medicaid, Champus, Worker's Compensation or any other government sponsored program, please discuss your payment situation with our office staff prior to arriving at the Magnolia Dental office on the date of service.

#### **Delinquent Payments:**

It is our policy to charge finance fees at 1.5% for outstanding patient balances after the balance has been outstanding 30 days. In addition, all payments returned due to non-sufficient funds will be subject to a NSF fee of \$25.00.

#### **Missed Appointments:**

**Unless cancelled at least 24 hours in advance, a cancellation fee of \$45.00 will be assessed for broken or missed appointments.**

Please help us service you better by keeping scheduled appointments.

**Thank you for understanding and accepting our Financial Policy. Please call us with any questions or concerns.**

Ask us how you can receive a \$100 Credit toward your dental services.

[www.mymagnoliasmile.com](http://www.mymagnoliasmile.com)