



FINANCIAL POLICY

For orthodontic services, we will be happy to work with our patient's for submission to their dental insurance company to ensure maximum benefits from the policy. Dental insurance is a contract between the patient and their insurance company and our office will assist by helping the patient with submitting the necessary claim forms. Interest-free payment options will be discussed at the time of the visit.

For medical services, such as TMJ and Sleep Disorders, our practice is "Fee For Service", which means we are non-participating with medical insurance companies for payment of claims; however, we realize that patients who have elected to participate in TMJ therapy and/or Sleep Disorder therapy need our assistance in obtaining this coverage. We will make every attempt to assure successful insurance claim submission for our patients.

Several payment options, including cash, checks, credit cards and other financing resources are available; our office will discuss these options with you in further detail at the first visit. As we do not use the *assignment of benefits* line on the insurance claim form, we will direct the insurance company to mail any payments to the insured. On occasion, the insurance company may send payment to our office. In this event, the check will need to be sent back to the insurance company for reprocessing and then reissued to the insured directly.

To help expedite the insurance process and ensure payment of claims, we often prepare a comprehensive report of findings for our patients. This report is a compilation of all tests, screenings, questionnaires, and results, which is several pages long and is prepared at no charge. It outlines the "medically necessary" therapy and will be enclosed with the claim form to the insurance company. If requested, you will receive copies of everything our office sends to your insurance company.

In order for us to help you with the insurance process, **please bring your medical insurance card(s) with you to your next appointment.**

Our office is non-participating with the Medicare/Medicaid network.

Many medical insurance companies will generally provide coverage for a portion of TMJ and Sleep Disorders dentistry. **The patient or guardian will need to contact the insurance carrier directly to determine the status of any claims as insurance companies will not share that information with a non-participating provider.**

Patient Signature

Date