

## ***Gary N. Pointer, DDS*** ***Financial Policy for Our Patients***

### **Insurance:**

We accept all traditional *indemnity* dental insurance. ***We do not participate in any DMO/HMO dental plans or reduced fee schedule plans.***

Our office understands the value of dental insurance and will file dental claims on your behalf. We will accept your assignment of *your* benefits – this means that you must agree to “assign” your benefits to us so that we may receive payment from your dental insurance carrier. We will complete and process all insurance claims forms for you.

Most dental insurance plans *do not* cover 100% of the cost of your treatment. Because of this, and a delay in receiving payment from the insurance company, you will be asked to pay your deductible as well as your *estimated* portion of your charges the day services are rendered.

We will estimate as closely as possible your coverage, but until we actually receive payment from your insurance carrier, it is just that - an estimate. If we do not receive payment from your carrier with 30 days, the entire balance is due from you.

*Please understand that we file and accept assignment of your insurance benefits as a courtesy to you.* If your insurance denies coverage or does not pay *for any reason*, you are ultimately responsible for any and all charges incurred in our office. It is your responsibility to keep up with your annual maximum coverage of dental benefits. This information is easily obtainable from your dental carrier.

### **Payment Options:**

Our office accepts cash, personal checks and all major credit cards for services. We do not finance any dental work ourselves. For those patients who require a little extra time to pay for services, we work very closely with CareCredit. Our office does offer a payment plan through CareCredit. We offer a 3 month, no interest option as well as a 24, 36, and 48 month extended payment plan options. CareCredit's interest rate is 9.9% on extended plans. CareCredit can be reached at 800-839-9078 for further questions.

***Please be advised that we do charge a fee for all failed and cancelled appointments without 24 hours notice***

*Dr. Gary N. Pointer*