

# Mertes Pediatric Dentistry

## Financial Policy

Thank you for choosing our office for your child's dental treatment. Our goal is to make you and your child's experience at our office a very positive one. We feel that it is important that you understand your financial obligation to our office. Please read these policies, we are ready to answer any questions you may have regarding the financial policy.

### Payment for Services

- Payment for services is due at the time service is rendered.
- We accept cash, personal checks, Visa, Mastercard and Discover. CareCredit is also accepted.
- If your child is having treatment, we will collect your estimated portion **before** your child goes back to be treated.
- The parent or guardian who brings the child in for dental services is responsible for all fees due to Mertes Pediatric Dentistry.
- We will not bill a separate party in the case of divorce/separation; whoever brings the child in for the appointment is responsible for the bill. We will give you additional copies of receipts so that you may submit this to the other party.
- Statements will be sent to patients whose accounts have balances because the reimbursement from the insurance company is not sufficient to cover the balance.
- If your account balance is over 90 days, your account will be sent to a collection agency and your child will not longer be an active patient at our office.

### Insurance Coverage

- Mertes Pediatric files your insurance as a courtesy
- Your eligibility for insurance benefits will be verified, but at no time will guarantee of payment be promised nor will it be assumed because insurance companies will not guarantee payment for services.
- To the best of our ability, the rate of reimbursement will be estimated by our staff.
- Insurance companies have UCR fees and reimburse dentists based on the level of coverage your company has elected and the premium your company pays. For this reason, estimated fees are collected for services rendered because insurance companies will not guarantee payments.

If the insurance company does not reimburse at a rate that is sufficient to pay the balance for services rendered, the responsible party must remit payment in full.

- We will submit your insurance claim twice, if the insurance company does not pay, the responsible party will then be expected to pay for the services that were rendered.

I have read the above policies and understand that these policies are meant to inform and educate me as a parent and/or guardian of a family seeking dental care provided by Mertes Pediatric Dentistry

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Signature

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Date