

## Insight Dental Associates Financial Policy

All patients without dental benefits coverage, as well as any patients that are insured through Delta Dental as of 7/1/2024, will be required to pay at time of services rendered. For your convenience, we accept all major credit cards, personal checks, money orders, or registered checks. As a courtesy for patients *without* dental insurance, we do provide a 5% bookkeeping discount for paying with cash or check at time of service.

Your insurance benefits are determined by your employer, spouse, or yourself, and not by your dentist. Insurance is not a guarantee of payment; insurance companies will likely not pay for all your costs. Your insurance policy is a contract between you and your insurer. Your insurance and payment are your responsibility. As a courtesy, we will be glad to file your claim for you if you bring your dental insurance card and/or all required policy information (such as group number, Member ID numbers, etc). If the office is unable to verify your insurance coverage due to any reason before treatment is performed, you will be expected to pay for services rendered. **If payment for services already rendered has not been paid in full within 30 days, either by you or your insurance company, the remaining balance for treatment is considered due and collectible and we reserve the right to send you a statement for that outstanding balance.**

Appointments are reserved exclusively for you. As an office, we do not charge or collect fees on appointments that are canceled without 48-hours advance notice, however, if a pattern of last minute cancellations persists, we do reserve the right to reschedule at our discretion and based upon current schedule availability. As a health benefit to you, we may reach out to offer an earlier appointment time if openings should arise.

**Returned Check Fee:** In the case of a returned bank check due to insufficient funds or any other reason, a charge of \$7 will be added to your account balance and is collectible.

**Payment plans and financial arrangements:** At this time, our office does not allow in house financing options. We do work with CareCredit, which is a medical credit card that allows you a 6-month, 0% financing option. You may find more information at CareCredit.com or ask for a CareCredit brochure from our office.

**Outstanding Patient Balances:** All balances are considered due upon receipt of the first statement sent by Insight Dental Associates, LTD. Any account that requires a second or third statement, along with delinquency notices is subject to finance fees of up to 1.5% or \$5.00, whichever is greater, that can be added to your account balance and is collectible.

**We are not providers for, nor can we accept patients with MN Medicaid/MN CARE, ND Medicaid, Blue Cross Blue Plus, or Delta Dental Selects plans. The only exception being current patients that have ND Medicaid prior to 01/01/2024.**

**I have read and understand this financial policy. I understand that my insurance plan may contribute a portion of the payments due Insight Dental Associates, LTD.**

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Signature

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Date

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Printed Name