



717 Encino Place, N.E. Suite: 6, Albuquerque, NM 87102

Phone: (505) 247-8005 | Fax: (505) 843-8589

Patient Insurance and Payment Policy

Thank you for selecting our office for your dental care, we value the trust you have placed in us. We hope that this summary of our Patient Insurance and Payment Policy will provide the information needed for the best financial care we can provide.

Proof of Insurance: We ask that you present your insurance card at your first visit and each time that your coverage changes. If you do not provide us with correct information, you may be responsible for payment for all services provided.

- We are a “Preferred Provider” for MetLife PPO, United Concordia PPO, Delta Advantage, Delta Premier and Delta Dental PPO, Aetna PPO, Guardian PPO and Cigna PPO. If you have alternate coverage, we will do our best to estimate your out-of-pocket expense but that amount may vary once the payment is received or denied by your insurance carrier.
- Your dental insurance contract is between you and your insurance company. Knowing your insurance benefits and limitations are your responsibility. Any questions or complaints regarding your coverage should be directed to your insurance carrier.

Co-Payments/Co-Insurance: Your insurance carrier will have co-payments or co-insurance for most procedures you will have completed in our office. Your portion of the fee is due and payable at the time of service.

Deductible: Your dental insurance company may have a deductible or a set amount due from you, prior to your insurance covering any service. This cost is due at the time of service.

Non-Covered Services: Please be aware that some of the services you receive may be non-covered or not considered necessary by your insurer. You must pay for these services, in full, before receiving these services.



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Claims Submission: We will submit your claims and assist you in any way we reasonably can, to help get your claims paid. Your insurance company may need you to directly supply certain information. It is your responsibility to comply with their request.

- Partial payments will not be accepted unless otherwise negotiated with our Business Office Staff prior to treatment. We do not offer in-house financing and we do not offer any form of payment plans or discounts.
- We do offer out-source financing through established financial institutions. If you are interested in this, please speak to our Business Office Staff before receiving treatment.
- Unpaid balances over 90 days will be referred to a collection agency and the family will be dismissed from the practice.

Credit Cards: As a convenience, we accept Visa, MasterCard and Discover Card. We accept these cards for amounts due at your appointment or for amounts billed after your insurance has paid their portion of your claim.

Missed Appointments: Missed appointments will be charged at a rate of \$100.00, per appointed hour, for missing an appointment with the doctor and \$25.00 for missing an appointment with our dental hygienist. **An appointment is considered missed if it is not canceled 48 hours prior to your appointment time.** These charges will be your responsibility and will be billed directly to you.

Our Business Office Staff are available to answer any questions regarding fees, payment policies or insurance filing procedures. Please call our office between 7:00 am and 3:30 pm, Monday through Thursday to speak to a member of our Business Office Staff.

By signing below, you acknowledge receipt and understanding of our office Patient Insurance and Payment Policy.

Signature

Date