



PHILLIP D. BEAVER, DDS, PA

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Financial Arrangements and/or Dental Insurance

We are truly committed to providing you with the best possible care. The following information may be helpful to you in allowing us to do so. We ask for your assistance and your understanding of our payment policy.

If you have dental insurance, we will work with you to help you receive the maximum allowable benefits. In order for us to do this, *we must have from you the most current and accurate insurance information and employment information*. Please be sure that the insurance card you give us is for dental coverage, not medical coverage. We will be happy to process your insurance claim form for you; however, the estimated portion of our fee is expected at the time services are rendered, and your deductible must be paid in full, as appropriate. If we process your claim with inaccurate information provided by you, we will charge your account \$25.00 for re-filing, as this is a very time-consuming task. *At times, a claim involving oral surgery may be denied, and your insurance company may tell you to file this claim under your medical plan. If this happens, we ask that you pay to us the amount for the service provided, and we will provide you with any information which may be helpful to you in filing for your medical coverage.*

If you have dental insurance, we will gladly discuss your proposed treatment and answer any questions we can relating to your insurance. While the filing of claims is a courtesy that we extend to our patients, all charges are your responsibility from the date the services are rendered. You must realize however that:

- * Your insurance is a contract between you, your employer and the insurance company. We are not a party to that contract.
- * Our fees are generally considered to fall within the acceptable range by most companies, and therefore are covered up to the maximum allowance determined by each carrier. This applies only to companies who pay a percentage (such as 50% or 80%) or UCR. UCR is defined as usual, customary and reasonable fees for this region. Thus, our fees are considered usual, customary, and reasonable by most companies. This statement does not apply to companies who reimburse based on an arbitrary "schedule" of fees, which bears no relationship to the current standard and cost of care in this area.

If you have dental insurance and checks are issued directly to you, your insurance company will notify us of the payment they made to you. We ask that you immediately sign the check and forward it to us, along with the Explanation of Benefits provided by your insurance company. If we do not receive the check within ten days from the time it was provided to you, we will begin to apply finance charges to your account.

If you do not have dental insurance, payment for services is due at the time the services are rendered unless arrangements have been approved in advance in writing by our staff. We accept cash, checks, MasterCard or Visa.

If you are divorced or separated parents, the parent presenting the child for treatment is responsible for the fee for the child's treatment, even if the account is in the other parent's name. Court ruling regarding the custody of minors is a contract between the parents of the minor child/children. We are not a party to that contract.

If you need to break an appointment, please call our office as soon as you are aware of this. We realize that true emergencies, illness, accidents, etc. may occur and we will be as understanding as possible. Any appointments broken within a 24-hour period of the appointment may be charged a \$25.00 broken appointment fee which is not covered by insurance. In addition, any "no show" appointments may incur the same fee.

If you have financial difficulties, please contact our office immediately. We will work with you as much as possible in the management of your account, *especially if the lines of communication remain open.*

Finance charges: will apply at 1 ½%, as always, after your insurance company has paid/denied your claim. If your insurance company has denied your claim based on information it has requested from you which has not been received by them, finance charges will begin at the time of denial.

Once again, we will always strive to provide for you the best possible dental care. We encourage you to discuss with us any and all dental concerns you may have. Our patient/dentist relationship is very important to all of us, and we will continue to value you as part of our patient family at this practice.

Sincerely,

Phillip D. Beaver, DDS, PA

Patient Signature

Date

March 17, 2015