



whitmiredmd.com

5931 Stanley Ave., Suite #3
Carmichael, California 95608
Tel. 916-972-1933 Fax 916-972-8614

FINANCIAL POLICY

Welcome! Thank you for choosing our dental practice to serve your dental needs. We are committed to our goal of providing you and your family with the Best Dental Care. We encourage you to ask questions and to get involved in treatment decisions. Dental treatment is an excellent investment in an individual's medical and psychological are.

To maintain the practice and prevent potential misunderstandings, we ask patients to accept and adhere to the following financial agreements regarding their dental treatment.

General Information:

- Payment is due at the time of service unless other financial arrangements have been made prior to treatment
- All accounts with a balance over 90 days are subject to collection fee and an interest rate of 1.50% per month of the total balance due.

Regarding Payment:

- We accept payments by way of Cash, Check, Money Order, Visa, Master Card, Discover Card, and American Express.
- We have dental loans available through CareCredit*.
 - * With CareCredit we can offer our patients, upon credit approval, in interest-free term loan (up to 18 months) with no down payment, no annual fee and no prepayment penalty. Ask for an application. We can help you fill out an application and file it for you giving you an immediate credit decision.
- Full Pay Cash Discount: We offer a 10% accounting courtesy for "Cash" payment customers for all treatment paid in full at time of service. Not to be used with CareCredit, Insurance, Visa/Master, American Express or discover cards.

Regarding Insurance:

- If you have dental benefits, as a courtesy we will submit all dental claims for you free of charge; however we can make no guarantee of any estimated payments. Please know that we will do everything possible to see that you receive full benefits of your policy.



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- Most insurance companies do not cover 100% of the cost of your treatment. If we collect an estimated co-payment or deductible and your dental benefits company underpays or denies a benefit, you are responsible for the remaining balance. Please remember it is ultimately your responsibility for payment and that the benefit quoted to us by our insurance company is not a guarantee of payment.
- Please keep in mind that our agreement is with you, NOT your insurance company. Because of this fact, if your insurance company refused to pay or pays less than you think it should, you must remember that dental insurance is designed to offset the costs of your dental treatment. You are responsible for the cost of your treatment and any insurance reimbursement problems. It is unusual for all of the charges to be paid by insurance but our *business staff will strive to help you obtain your maximum benefits by prompt and efficient processing of your claims.*
- If we have not received payment from the insurance company within 90 days of the claim, the patient is responsible for payment of the balance in full. The patient will then be responsible to pursue all payments from the insurance company on said claim. Our office staff will provide you with all the necessary documentation in order for you to receive reimbursement from the insurance company.

If you are insured please:

- **Be Familiar** with the coverage and deductible on your insurance plan(s). To help you better understand your dental benefits, read your plan description and call your employer/personnel department or insurance company regarding any questions you may have.
- Bring your insurance card with you (if one has been provided to you by your insurance company) to each dental appointment.

Thank you for understanding and adhering to our financial policy. Again, if you have questions or concerns, our staff will be happy to assist you.