

Financial Policy

Stamm Dental would like to welcome you to our practice! We believe in creating vibrant and healthy smiles beginning with the overall health of your mouth. Everyone benefits when office and financial policy arrangement are understood so that we may have a definite understanding in regards to the payment for dental services, the following is our policy.

Your insurance coverage is based upon a contract made between your employer and an insurance company. If you have any questions that we are not able to assist you with, please contact your employer or dental insurance company directly. Dental benefit plans are only made to **assist** you with your dental needs, not pay for it completely.

We currently accept all private care insurance plans (plans that do not require you to select a dentist from a list) and we are in-network with only four dental insurance companies that require us to drop to an agreed-upon fee. This means we work with hundreds of insurance companies and although we keep a history of payments, they change. This makes it **impossible** to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information **but it is only an estimate.** (Initial) _____

We bill your insurance company as a courtesy. If insurance does not pay within 60 days Stamm Dental reserves the right to request payment in full for services from you and let you collect the insurance funds that are due to you. This is rare but it is important that you recognize that the insurance that you have is a **LEGAL contract between you and your insurance company.** Our office is not, and **cannot** be part of that legal contact. Ultimately, you are responsible for all charges incurred in our office.

Stamm Dental does require payment in full for your portion at the time of service. We do require that any appointment that is scheduled to have a deposit made of \$50.00 per hour to hold that reserved time. We accept all major credit cards, cash and checks (checks are accepted only from existing patients with an established payment history). We also work with Care Credit and offer an 18 month 0% interest payment plan with approved credit. No other offer will be allowed with the 0% interest plan or when paying with a credit card. There will be a 1.5% per month (18% per year) service charge on balances over 60 days. Should this account be turned over to a collection agency, I agree to pay all costs of collection, including, but not limited to court cost and attorney fees. (Initial) _____

Missed/Cancelled appointments: A specific amount of time has been reserved especially for you when you schedule an appointment. We encourage all patients to keep their appointments, and if you must change it there will be a loss of your deposit on appointments that have required a deposit to hold it. All others we require a 24 hour notice of cancellation or there will be a \$50.00 cancellation or missed appointment fee. (Initial) _____

Patients are required to keep a credit card number on file with Stamm Dental and may be required to sign an automatic debit form for a credit card number if a payment plan has been agreed upon for treatment. We will work with you in establishing a payment schedule if necessary using this credit card authorization.

I understand that my card will be charged if my insurance says I am responsible for a deductible, co-insurance or any remaining balance after insurance reimbursement. (Initial) _____