

FINANCIAL POLICY

Dental treatment is an excellent investment in an individual's physical and psychological well being. Our office is committed to providing you with the best health care possible. In order to achieve this goal, we need your assistance and understanding of our financial policy.

As a health care provider, we must emphasize that our relationship is with you, not with your dental or medical insurance company. You are ultimately responsible for your account. If you have dental or medical insurance, we will do our best to help you receive your maximum allowable insurance benefits – but we have no control over those benefits.

Additionally, financial considerations should not be an obstacle to obtaining important health care treatment. We recognize that not all of our patients have health or dental insurance. We are sensitive to your varying needs and financial obligations.

In order to better serve you, we have prepared several payment options to provide you with the flexibility that you deserve:

- 1 **SELF PAY** – You are responsible for your fees at the time of service. For your convenience, we accept cash, personal checks, Visa® and MasterCard®.
- 2 **DENTAL INSURANCE (IN NETWORK)** – You and your insurance company share responsibility for your fees and your portion is due at the time of service. For your convenience, we participate with the following major insurance companies:

Dental Insurances

Aetna PPO
Altus
Ameritas
BCBS Indemnity/PPO

Delta Premier/PPO
Delta Mass Employee Fund
Guardian
Met Life

Medical Insurances

BCBS
Harvard Pilgrim
Tufts

We will submit your claim and receive payment from your insurance company for services provided. Where applicable, we will submit your claim to your medical insurance first and your dental insurance second. We will contact your insurance carrier on your behalf so that we may provide you with an *estimate* of the portion of your fees due at the time of service. You must realize, however, that all charges are ultimately your responsibility. Most dental and medical insurance plans do not cover all services in full. We cannot be held responsible if in fact there is no insurance coverage for the procedure(s), or if your insurance company refuses payment at a later date. Furthermore, some portion or all of your benefits may be used for the plan year. We will wait 30 days from the date of treatment for insurance payment, and if no payment is received by then the outstanding balance becomes your responsibility. If the bill is not paid in full, then any balance over 90 days is subject to interest charges.

- 3 **DENTAL INSURANCE (OUT OF NETWORK)** – You are responsible for your fees at the time of service and your insurance company is responsible for reimbursing you based on your benefits. We are happy to prepare your claim for you, after which you are then responsible for submitting the claim to your insurance company. Benefits are based on the terms of the contract that were negotiated between your employer and your dental insurance company – and are not determined by our

office. If you have questions about your coverage, we recommend that you review your insurance policy and benefits or speak with your employer's Human Resource Department.

- 4** **CAPITAL ONE* HEALTHCARE FINANCE** – You are responsible for your fees at the time of service and you finance those fees with Capital One with no initial payment. Capital One pays DSP for services rendered and you pay Capital One monthly payments. Capital One offers payment plans ranging from 18-60 months with low, fixed rates ranging from 5.9% to 12.9% APR** depending on the term selected and your past credit history. Interest free options are also available. Prepayments can be made anytime without penalty. Apply by phone, fax, or online in a secure, confidential setting in less than five minutes. Ask for more details. *Capital One is independent of DSP and all approval decisions are made exclusively by Capital One based on your individual application. **Rates subject to change from year to year and DSP participation in various offerings.

If you have any questions regarding our finance policy, please feel free to call us at (508) 424-2525 and ask to speak with the Business Manager. Thank you for choosing Dental Specialty Partners of New England.

We look forward to providing you and your family with high quality and reliable patient care.

Thank You!

