



MARC E. GOLDENBERG, D.D.S. / KATE M. PIERCE, D.D.S., M.P.H. / MATTHEW S. APPLEBAUM, D.M.D., M.S.ED.

FINANCIAL POLICY

Our office is out of network with ALL insurance companies. If you have dental insurance, we will be happy to file your claim for you. You will be responsible for your co-payment at each appointment. If you do not have dental insurance, payment for professional services is due at the time dental treatment is provided. Please bring your dental insurance card to every visit. You must be familiar with your insurance benefits. By law, your insurance company is required to pay each claim within 30 days of receipt. PLEASE UNDERSTAND that we file dental insurance as a courtesy to our patients. We do not have a contract with your insurance company, only you do. We are not responsible for how your insurance company handles its claims or for what benefits they pay on a claim. We can only assist you in estimating your portion of the cost of treatment. You are responsible for any balance on your account after 30 days, whether your insurance has paid or not. We will be glad to send a refund to you once your insurance pays us.

Patients with Delta Dental or Federal Blue Cross Blue Shield Insurance will be required to pay in full when services are rendered. We will still file the claim for you and Delta Dental will reimburse you directly within 14 business days.

Fact 1 - NO INSURANCE PAYS 100% OF ALL PROCEDURES

Dental insurance is meant to be an aid in receiving dental care. Many patients think that their insurance pays 90%-100% of all dental fees. This is not true! Most plans only pay between 50%-80% of the average total fee. Some pay more, some pay less. The percentage paid is usually determined by how much you or your employer has paid for coverage or the type of contract your employer has set up with the insurance company. For non-preventive dental treatment, we will ask you to pay 20% of the treatment at the time the service is rendered.

Fact 2 - BENEFITS ARE NOT DETERMINED BY OUR OFFICE

You may have noticed that sometimes your dental insurer reimburses you or the dentist at a lower rate than the dentist's actual fee. Frequently, insurance companies state that the reimbursement was reduced because your dentist's fee exceeds the usual, customary, or reasonable fee ("UCR") used by the company. A statement such as this gives the impression that any fee greater than the amount paid by the insurance company is unreasonable or well above what most dentists in the area charge for a certain service. This can be very misleading and simply is not accurate. Insurance companies set their own schedules and each company uses a different set of fees they consider "reasonable."

We accept cash, personal checks, and most major credit cards. There is a \$25.00 service charge for all returned checks. If it become necessary to forward your account to a collection agency, you will be responsible for the fee charged by the collection agency for costs of collections in addition to the amount of the bill. If your account goes into collections at any time all future visits must be paid in full with cash or credit card at the time of the visit.

MOST IMPORTANTLY, please keep us informed of any insurance changes such as policy name, insurance company address, or a change of employment.

I have read and understand the Greensboro Center for Pediatric Dentistry's Financial Policy.

Signature of insured and/or legal guardian _____ Date _____

Child/Children's Name _____