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ABOUT FINANCIAL ARRANGEMENTS AND INSURANCE

We have found that two things can cause confusion when a patient seeks dental care. Those two things are finance arrangements and insurance. Our insurance policy is that our services are offered on the basis that the patient is responsible for full payment of all services regardless of insurance coverage. The following policies keep the cost of postage, bookkeeping, insurance processing and insurance tracking services down and allow us to keep our fees at reasonable levels.

1. At the time of service we will calculate your co-payment percentage. That amount is due by you at the time of service. Our office does not accept post dated or held checks. Any check returned unpaid from your financial institute will be assessed a \$ 25.00 unpaid charge. We will promptly process your insurance claim electronically. We will wait for payment from your insurance company for the estimated balance. However; this balance is payable in full by you if your insurance company does not send us payment within 45 days from the date of service (Louisiana has a law that states that insurance companies must pay your claim within 30 days of receiving it or the patient can file a complaint with the state insurance commissioner and receive increased compensation.) It is the patient's responsibility to make sure that their insurance company is processing the insurance claim quickly and fairly. Remember- you paid for the insurance; they will listen to you.
2. Any balance 30 days overdue from the date of service will accrue monthly interest and rebilling fees of 1.5% per month.

We feel it is important for our patients to understand that it is their responsibility to know how their insurance policy works. We also feel it is important for our patients to know that the professional service is provided for the patient and is charged to the patient. Dental insurance only helps pay for a portion of the patient's dental care. Patients are responsible for the full charge for care. If you have more than one insurance policy, we will only file the primary insurance for you to help keep cost our cost down. Most secondary policies do not cover any expenses if the primary did. We will be glad to provide you with all needed information so that you may file your secondary insurance if you wish to do so.

To make your visits as comfortable and enjoyable as possible we try to keep your wait for your dental visit as short as possible. We do not double book our doctor's appointments. It is very important that you are here on time for your scheduled appointments. Canceling appointments with less than 48 hours notice creates problems for the office and for other patients. Our office reserves the rights to charge for missed appointments if 48 hours notice are not given. Our office has a number of payment options available, please check with a front office coordinator for details. As mandated by new federal regulations you will receive a copy of this practice's Notice of Privacy policy. The notice provides basic information concerning the use and disclosure of your health information and your individual rights concerning that information.

I have read, understand and agree with the above statements and policies and I have received a copy of the practice's Notice of Privacy Policy.

Signature _____ Date _____

_____ is my dependant and I am totally responsible for payment of all bills for his/her dental care.

Signature _____ Date _____