

# FINANCIAL POLICIES AND OPTIONS

## Dental Insurance

Most dental insurance companies will not cover 100 % of all dental expenses. Your portion, not covered by the insurance, is due at the time treatment is delivered. If the Insurance Representative is unable to give our Insurance Coordinator an estimate on a dental procedure, the patient or legal guardian will need to cover all the cost. We will bill your insurance on this procedure, if they cover some of the cost; a refund will be forwarded to you.

Please understand that dental insurance is a contract between the patient and the insurance carrier, and not between the insurance carrier and the dentist. The patient is still the responsible party regarding dental fees.

We will be glad to process your insurance claim at no charge. Because insurance companies can make periodic changes within their contracts, beware that we can only estimate your portion of the cost. If for any reason your insurance denies the claim, we will go ahead and bill them a second time with any information they are requesting. We will not bill your insurance more than 2 times, after that; the cost will be your responsibility. We do not file secondary insurance, but we will gladly furnish you with any information that you might need to file with them.

I agree to assign all insurance payments to Echeverri Dental Center. I agree to pay within 30 days any outstanding balance following payment by the insurance company unless other financial arrangements have been made.

If for any reason the insurance carrier issues the payment to the subscriber instead of Echeverri Dental Center I agree to forward the payment to Echeverri Dental Center.

The person accompanying the patient is responsible for the account regardless of who carries the insurance on the patient.

**NOTE: In this Patient Initial Package, you will find a guide to help you understand your dental insurance.**

## Payment Options

- **Cash**
- **Check**  
*If a check is returned from a financial institution, a fee of \$40.00 will be applied for NSF.*
- **Master Card, Visa, Discover and/or American Express**
- **Debit Card (most contain a credit card slogan)**
- **CareCard)**

*CareCredit is a third-party financing group that offers no-interest payment plans. This allows you to complete your dental treatment without delay and make relatively small monthly payments. We will be glad to process the application for you or follow the link provided on this page for more information.*

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- **Bookkeeper Discount**

A 5% discount will be given for estimates over \$1000 that is paid in **FULL PIOR TO ALL TREATMENT. (NOT BEFORE EACH VISIT)**

- **5% Senior Citizen Discount**

For our patients 65 years or more who do not have dental insurance, we're glad to extend a 5% discount.

- **Gradual Treatment Plan Based on Most Immediate Needs**

If it were easier financially for those patients without dental insurance; we can plan to treat your dental needs by priorities. We will arrange the appointments and the treatment estimates for the more urgent services to be done first as part of the treatment plan.