



## Insurance and Financial Policy

At Lata Stefano, DDS, Inc., we believe that you deserve the best care. That's why we always present you with the best dental solution possible to treat your personal situation. Each year we provide incredible dental care to thousands of patients. Some have dental benefits, but some don't. If you have dental benefits, congratulations! You are very fortunate. Here are some important things you should know:

- Your dental benefits are based upon a contract made between you and your employer and an insurance company. If you have any questions regarding your dental benefits please contact your employer or insurance company directly. Dental benefit plans will never pay for completion of your dental care. It is only meant to assist you.
- We currently accept all private care insurance plans (plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for service.) This means that we work with literally thousands of companies. Although we can maintain computerized histories of payment by a given company, they do change; therefore it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is **ONLY AN ESTIMATE**.
- We will bill your insurance as a courtesy. If insurance does not pay within 90 days, Lata Stefano, DDS, Inc. 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 you have is a legal contract between **YOU** and your insurance company. Our office is not, and cannot be part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.
- Lata Stefano, DDS, Inc. does require payment in full for your portion at the time of service. We accept Mastercard, Visa, American Express, Discover, cash and checks (for existing patients with established payment history). If you are in need of an extended finance option, we also work with CareCredit, who offers 12 month "same as cash" or longer terms with an interest bearing revolving charge designed to meet your treatment plan needs on approved credit.
- Should an account be sent to collections, any and all fees associated with collection will be passed on to the account holder. (Currently this fee is 33% of the balance)
- A specific amount of time is reserved especially for you and we strongly encourage all patients to keep their appointments. If you must change your appointment, we require at **least 48 hour** notice to avoid a \$50 **cancellation** fee. This amount is donated to a local charity.
- In the event of an emergency after regular business hours a \$95 emergency fee will be charged for established patients in addition to the necessary treatment fees.

**I agree with the above condition.**

Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

Patient/Parent Signature: \_\_\_\_\_