

# Insurance and Financial Policy

Dental Care on Golf Links, PLC

8975 E. Golf Links Rd.

Tucson, AZ 85730

(520)886-6054

- Your dental benefits are based upon a contract made between your employer and insurance company. **If you have questions regarding your dental benefits please contact your employer or insurance company directly.** Keep in mind that dental insurance is designed to share in the cost of your dental care, not to cover all costs.
- Dental Care on Golf Links is contracted with Delta Dental Premier. However, if your insurance plan is a PPO we will happily submit your claims. This means we work with hundreds of insurance companies. Although we maintain payment history by a given company, benefits do change. Therefore, it is impossible to give you a guaranteed quote at time of service. We estimate your portions based on the most current information we have, but it is **only an estimate.** If you would like to know your insurance benefit, we will be happy to file a “pre-authorization” with your insurance company prior to treatment. Keep in mind this is not a guarantee of coverage. Sending a pre-authorization does delay treatment but will give you the exact out of pocket figures. If your insurance plan is a HMO, DMO or a discount plan you are required to go to the offices they choose, or receive no benefits at all.
- We will submit your dental claims as a courtesy. If insurance does not pay within 90 days, Dental Care on Golf Links reserves the right to request payment in full from you and let you collect the insurance funds that are due. 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 a part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.
- Dental Care on Golf Links does require your estimated portion on day of service and in the absence of insurance your portion in full. We accept Visa, MasterCard, American Express, Discover, cash, and checks. If you need an extended financial option, we also work with CareCredit, who offer payment plans on approved credit.
- When you are given a date and time your appointment is considered confirmed. It is reserved especially for you and we strongly encourage our patients to keep their confirmed appointments. If you must change your appointment, **we require a minimum 24 business hour notice to avoid \$150 fee for doctor appointments and \$75 fee for hygiene appointments.** For some types of appointments, we may require a deposit that will either go towards the above mentioned broken appointment fee or towards the cost of your dental treatment when you keep your confirmed appointment.
- Your signature below acknowledges agreement with the above conditions. You understand that Dental Care on Golf Links will pursue any and all collection efforts including referring the account to a collection agency and/or attorney and reporting to the credit bureau. The patient account will be assessed any and all additional collection charges associated with the collection of debt including but not limited to collection fees, reasonable attorney’s fees, court costs, and all other charges allowed by law.

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

Date: \_\_\_\_\_

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