



## FINANCIAL OPTIONS

### PREPAYMENT COURTESY

For our patients who elect to prepay the total of their treatment plan (over \$500), we offer a 5% accounting courtesy when prepayment is made, anytime up to 24 hours in advance of the scheduled treatment appointment. **There are some insurance exceptions.**

### PAYMENT BY APPOINTMENT

Your account is kept current as treatment progresses by paying your estimated portion by cash, personal check, or bank-card.

### BANKCARD CHOICES

Mastercard, Visa, Discover, and American Express accepted.

### EXTENDED PAYMENT OPTION

Twelve months interest free extended payment option is available through Care Credit. Care Credit also provides low interest options for extended credit.

### SENIOR CITIZEN COURTESY

For our patients age 60 and over who do not have insurance benefits, we are happy to extend a 5% discount on all treatment in this office. Payment for services is to be made in full at each visit. This courtesy is offered in addition to our prepayment courtesy for major treatment plans.

### GRADUAL TREATMENT PLAN

If you do not have dental insurance, are on a fixed budget, or do not have access to extended payment options, we can plan the completion of your dental work by spacing the appointments over several months or years. You would make budgeted payments in advance. We will arrange to begin with the most urgent services.

### DENTAL TIPS

- We are only capable of **approximating** your estimated portion because of the large number of various insurance carriers and the periodic changes they make in their contracts with you.
- Please understand that dental insurance is a contract between the patient and the insurance carrier; not between the dentist and the insurance carrier. The patient is the responsible party regarding dental fees. We are happy to assist you in receiving your benefits by processing your claims at no charge.
- Very few insurance companies will cover 100% of your dental expenses.
- Having dual dental coverage does not always result in 100% coverage because some secondary dental plans will not pay until you have exhausted the annual benefit of the primary carrier.
- Dentists deal with 1000's of plans and 100's of types of treatments per year. Most carriers refuse to release the details of their plans. They change policies and reimbursements constantly and without notice.
- We will notify you by statement if a balance remains after the insurance payment is received. If insurance payment results in an overpayment you will receive a refund.
- When dependent children are covered by insurance of the non-custodial parent, the parent seeking treatment is responsible to this office for payment of all charges incurred. With proper insurance filing information, we will file claims on your child's behalf. After 45 days, the custodial parent is responsible for any unpaid balance in full. In the case of no insurance, the parent seeking treatment for the child is responsible for payment.
- Payment is due at the time of service. All unpaid balances 60 days and over will be subject to a late fee of \$10.00 per month and/or possible collection action.

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

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