

ABOUT FINANCIAL ARRANGEMENTS AND DENTAL INSURANCE

We are committed to providing you with the best possible care. If you have dental insurance, we are anxious to help you receive your maximum allowable benefits. In order to achieve these goals, we need your assistance, and your understanding of our payment policy.

Payments for services are due at the time services are rendered unless payment arrangements have been approved in advance by our staff. We accept cash, checks, MasterCard, Visa, or American Express. Returned checks and balances older than 60 days may be subject to additional collection fees and interest charges of 1.5% per month. Charges may also be made for broken appointments and appointments cancelled without 48 hours advance notice. We will be happy to help you process your insurance claim form for your reimbursement. Any such request must be accompanied by a completed insurance form at each visit. In special instances we may accept assignment of insurance benefits.

We will gladly discuss your proposed treatment and answer any questions relating to your insurance. You must realize, however, that:

1. Your insurance is a contract between you, your employer and the insurance company. We are not a party to that contract.
2. Our fees are generally considered to fall within the acceptable range by most companies. Most dental insurance plans do not cover 100% of the cost of your treatment.
3. Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover.
4. We must emphasize that as dental care providers, our relationship is with you, not your insurance company. While the filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the date the services are rendered.
5. You may receive a statement once a month. The balance on the statement exactly indicates your payment and the insurance payment. If you have a balance it could mean your insurance did not pay, you did not pay your portion or deductible, or we received a check after the statements were mailed out. Usually it takes about 4 weeks for us to receive payment from your insurance company from the date of treatment completed. **Balances older than 60 days will be subject to additional collection fees and interest charges of 1.5% per month. After about 6 weeks, if you still have a balance on our monthly statement, please call your insurance company by yourself and ask the reason they have not paid.**
6. Patient agrees to be responsible for all charges for the dental services and materials not paid by insurance plan, unless the treating dentist or dental practice has a contractual agreement with insurance plan prohibiting all or a portion of such charges. **To the extent permitted under applicable law, I (patient or legal guardian) authorize release of any information pertinent to my case to insurance company, adjuster, or attorney involved in my case and also authorize insurance payment directly to Sean S. Lee, D.D.S., Inc.**

Signature of patient or legal guardian _____