

Midtown Dental Clinic
750 George Washington Way, #2
Richland, WA 99352
509-946-1678

Financial and Office Policy Information for Our Valued Patients

It is such a pleasure having you as part of our dental family and we will never take for granted the fact that you have chosen us to care for your dental needs. We have made every effort to make your dental visits with us as comfortable as possible and take tremendous amounts of pride in providing the finest quality dental care available.

We are also pleased that many of you have a dental insurance policy that will help supplement cost of your needed dental treatment. We will do everything we can to help maximize your benefits. Unfortunately, the insurance industry is changing so dramatically, that it has made it very difficult to keep up with the changes and how to maximize these benefits. Our insurance specialist has spent many hours studying to become knowledgeable and familiar with the different insurance companies, but unfortunately, the companies continue to change their policies regarding benefits. Since she does not work for the insurance companies, they are usually difficult to work with and do everything they can to delay treatment and payment.

Our goal in this office is to provide the very highest quality dental treatment available at a fair value. Unfortunately, insurance companies make money by paying only for the very cheapest alternative, **disregarding what is in your best interest, the patient!** Very frequently, they will disregard what we diagnose utilizing x-rays and a thorough clinical exam just to decrease the benefit for you and increase the profit for them. Usually this results in numerous letters and phone calls by our insurance specialist just to try to get them to reevaluate our recommendation and pay for what is needed.

It has been the policy of some other dental offices to accept the insurance companies' recommended treatment, which is diagnosed without ever seeing the patient, and compromise the care of their patients. This is where we feel we must draw the line. **We refuse to compromise in any way the quality of care our patients deserve and receive in our office, and will continue to provide the state-of-the-art dental care we would want for ourselves.** Remember we are here for you and take it very seriously when we are asked to compromise treatment just so the insurance company can make more money.

With this in mind, we have established a new policy for our patients that will cut down on the time and paperwork and decrease overhead expenses, which results in us not having to increase fees to compensate for the time involved.

We will ask that you pay for your portion of treatment at the time it is rendered. There are four methods available by which payment can be made.

1. Five percent discount for payment in full on the day of service with check or cash
2. We accept four major credit card, American Express, VISA, MasterCard or Discover.
3. For treatment which takes two or more visits (crowns, bridges, dentures, etc.) ½ of the balance at the first appointment and the remaining balance at the final appointment.
4. Payment plans for 0% financing are available with Care Credit and CitiHealthCard. Please ask for an application.

All returned checks will have an automatic \$30.00 service charge.

Any balance remaining after 60 days will accrue a finance charge at 1% per month (12% annual percentage rate, \$1.00 minimum) as allowed by law. Delinquent accounts will be sent to Pride Recovery after 60 days.

All price quotes and estimates are valid for three months in accordance with most insurance company estimates.

We have a list of patients who are waiting to come in earlier on appointment cancellations. Due to the increased amount of confirmed appointments that fail to show, there will be a **\$50** charge for failed appointments.

We want to thank you for your cooperation and your continued support.

I understand that I will be given an estimate of treatment and that I am responsible for the total fees, regardless of insurance coverage. I understand that decay can be more or less extensive than is revealed on a radiograph and that there could be slight changes in this estimate. I further understand that there may be contract limitations that will prevail over this estimate of insurance coverage. I am aware that Dr. Zweifel, Dr. Schryer, and Dr. Bunch submit my insurance for payment as a complimentary service to me and that this is an estimate based on information given to them by my insurance company over the phone. If I want any additional information, I understand I must call my insurance company to obtain it.

Authorized Signature

Date