

FINANCIAL ARRANGEMENTS

Our primary responsibility is to help our patients experience good dental health and we wish to spend our time and energy toward that goal. We wish to clarify our normal financial arrangements.

- For your convenience, we accept payments of cash, personal checks, Visa or Master Card. If insurance is involved, we will request a signature from the patient permitting the insurance company to submit payment directly to Calapooia Family Dental.
- We request that all insurance co-payments and fees that are applied toward annual deductibles be paid at the time of each visit.
- For dental treatment estimates over \$300.00, we offer an additional option of working with an outside financial company called Care Credit requiring no initial payment and low monthly payments and interest.
- We are happy to bill both primary and secondary insurance companies when applicable. Even though we have submitted a claim to the insurance company, the patient will receive a statement each month for the outstanding balance on the account. We consider the insurance limitations and benefit issues a contract between the patient and the insurance company; therefore; we still consider the balance the patient's primary responsibility and will request payment on the account within the usual time limits of our financial agreement.
- After 30 days, accounts will be charged a 1.5% billing fee each month. Delinquent accounts will be assigned to Quick Collect Inc. of Portland for collection assistance. If this becomes necessary, a \$20.00 service charge will be added to the account to cover costs of the additional handling. This will ensure our good paying patients will not be penalized to cover the costs incurred by those who do not pay on time.

If you have any questions or concerns about your account, please feel free to call our office during regular business hours and speak with our Office Manager, Debbie.

We look forward to providing you with the best dental care possible and thank you for trusting us with your dental needs!