# Palacios Dentistry Financial Policy

Welcome and thank you for choosing Palacios Dentistry for your dental needs. It is the mission of our office to strive for, attain and deliver the highest level of dental care for our patients. We will strive daily for professional dental excellence through our caring, sincere and professional treatment for each of our patients.

### **PAYMENT OPTIONS:**

As a courtesy to our patients, we accept cash, personal check, Money Order, Visa, MasterCard, Discover and Care Credit. We also provide our patients the ability to pay for their accounts over the phone by calling 610-779-7237 or by visiting our website at palaciosdentisty.com.









**Payment in Full Discounts:** We offer a 5% courtesy adjustment for payment in full on treatment plans of \$500 or more when patient pays with cash or check and complete the payment prior to the treatment.

**No or Low-Interest Payment Plans through Care Credit:** We offer the ability for patients to pay using their Care Credit account. This offers you the ability to pay your balance over time through monthly payments to Care Credit with no annual fees or pre-payment penalties. The Care Credit program is a third party finance option subject to credit approval. Please ask for details.

## **ESTIMATED INSURANCE PAYMENTS:**

We ask that you keep us updated on any changes to your insurance coverage. Your insurance coverage and benefits are your responsibility. Insurance is not a guarantee of payment. Your *estimated* co-payment will be due at the time of service. If your insurance is cancelled or changes during your treatment, you will be responsible for the amount that the insurance company has not paid. There will be a fee of \$30 for any returned checks to our office.

### **APPOINTMENT REMINDERS:**

Our communication system (Lighthouse 360) will automatically send appointment reminders via text messages and emails that are configured to your preferences. These timely reminders are to help assure your prompt arrival for appointments.

### MISSED APPOINTMENTS AND CANCELLATIONS:

Our practice is dedicated to quality care and exceptional service. If you find that you must change your appointment, we require a minimum of 48 hours notice so that we may make every effort to accommodate other clients. We reserve time especially for you; missed appointments negatively impact both our schedule and the care for other patients.

- Cancellations may be made by calling 610-779-7237. Our voicemail is available 24 hours a day, 7 days a week.
- We reserve the right to charge and collect \$50 for any missed appointments. Missed appointments are considered those that are missed (no-show) or cancelled with less than a 48 hour advance notice.

### **COLLECTIONS AND OUTSTANDING BALANCES:**

Patients with unpaid delinquent accounts or accounts which have been sent to collections may be dismissed from our practice.

By signing electronically, you acknowledge that you have read the Financial Policy and understand its contents. For the mutual convenience of you and the practice, it is understood that this executed copy of the Financial Policy also shall cover your dependent children who are patients of the practice.

A paper copy of the Financial Policy is available upon request.