

# Palacios Dentistry Financial Policy

Welcome and thank you for choosing Palacios Dentistry for your dental needs. Our primary mission is to deliver the best and most comprehensive dental care available. An important part of the mission is making the cost of optimal care as easy and manageable for our patients as possible by offering a choice of convenient payment options.

## **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.



In order to achieve our goal of providing you with the best care possible, we need your assistance and your understanding of our policy

**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 completes 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.
- Patients who have insurance that will reimburse our office should come prepared to pay your estimated portion at the time of service.
- Patients who have insurance that will reimburse them only should come prepared to pay for their services in full at the time of service.
- We ask that you understand if payment is not received by your carrier within 60 days, you will be responsible for payment of your treatment fees and collection of your benefits directly from your insurance carrier.

If your insurance is cancelled or changes during your treatment, you will be responsible for the amount that the insurance company has not paid.

## **Appointments:**

Our communication system 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 or Cancellation Appointments and Other Fees:**

We understand that personal schedules may get interrupted, so we ask that you contact us as soon as possible if you are unable to keep your appointment. However, because we reserve time especially for you, broken appointments negatively impact both our schedule and the care for other patients.

- Cancellations may be made by emailing us at [office@palaciosdentistry.com](mailto:office@palaciosdentistry.com) or calling 610-779-7237. Our voicemail is available 24 hours a day, 7 days a week.
- We require at least 48 hour notice for any cancelled appointment
- All co-pays are due at the time of service.
- There will be a fee of \$30 for any returned checks to our office.

## **Collections and Outstanding Balances:**

- Patient 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.***