



Jorge Oaxaca DDS, Inc. and Howard Ong DDS, FAGD, Inc.

Restorative, Cosmetic and Implant Dentistry

Financial Policies

In regards to finances, we believe that the fees associated with providing service reflect our commitment to quality and excellence in dental care. This commitment extends to all areas of the office including those areas that you may not easily recognize. For example, you may not realize that continual staff education, stringent sterilization techniques and the use of the latest in dental technology are all built into our fees to support the quality we provide. Our administrative team is committed to working with your specific financial situation to enable you to comfortably manage your dental care needs.

- ◇ We make every attempt possible to provide you with an accurate estimation of the costs involved with each visit. In other words, we prefer to "inform before we perform". However, please be advised that estimates are provided before service is rendered and there are occasions while working restoratively that an additional procedure becomes necessary or the treatment planned may completely change.
- ◇ If you are covered by a dental insurance, we have several estimation tools that assist us in the determination of a possible insurance benefit. Some insurance carriers even have online services that can assist us in that estimation. However, any estimation of your patient portion is only given as a courtesy to you so that you can prepare for the financial aspects of your treatments. Our office is not responsible for how your insurance handles the actual claim or for the benefits they provide. As the patient, you are ultimately responsible for the charges not covered by your insurance. Before services are provided, we will provide an estimate and discuss payment arrangement. Patient portions are due as services are rendered and we are happy to accept your estimated patient portion until the insurance payment is received.
- ◇ In the event you are not covered by a dental insurance, full payment for treatment provided is due at the time of service. We accept cash, check, debit cards, and all major credit cards. With some major dental treatments over \$1000.00 we offer a bookkeeping discount of 6% if payment by cash or check and 3% if payment by credit card. The payment must be received by the first date of service to take advantage of the discount.
- ◇ On occasion, we recognize that your financial situation does not allow for you to pay for services on the date that treatment is provided. We ask that you speak to one of our administrative team members to discuss alternative methods of payment. We strive to look at each situation on an individual basis and can often times work with you to find the right one that fits with your budget. In addition, we do work with two third party financial companies that can allow you to pay for your services in a monthly payment.
- ◇ Our statements are sent out on the 1st of each month regardless of your insurance status. We want you to be informed of your account status until your balance is cleared. If you have insurance and you know we are awaiting payment from them, then you can set your statement aside until we alert you that your insurance has paid. We will send an additional statement asking for payment of remaining balance. If you do not have insurance and receive a statement, please respond by contacting to pay by credit card over the phone or send the enclosed statement back with final payment.
- ◇ All returned checks are subject to a processing fee.

I have read and understand the stated financial policies.

Signature of Patient or Parent/Guardian

Date

