



FINANCIAL POLICY

It is customary that payment is due on the day that services are rendered. You will be given an estimate of the costs. Please ask if you have any questions concerning the quoted fees.

Insured Patients

We will be happy to process your insurance forms for your insurance carrier. If you wish us to bill your insurance company, we require that you furnish our office with all of the necessary insurance information within twenty four hours of your appointment. Los Gatos Dental Care is not a Medicare provider. Fees for patients with Medicare will be collected on the day of service.

Co-payment

Patients with insurance are requested to make an estimated co-payment towards their bill. After we have received payment from your insurance company, any refund will be mailed to you.

Insurance Benefit

Benefits depend solely on what the purchaser (employer) wishes to offer. Some plans cover as little as 30% or as much as 100% of covered services with most falling in the 50% to 80% range. The insurance contract is between the patient and the insurance company.

Usual and Customary

Patients should be aware that some insurance companies only pay claim percentages based on their evaluation of what is “usual and customary” and not on our fee schedule.

Pre-Authorization

It is the patient’s responsibility to inform us if their insurance company requires pre-authorization of intended treatment. We will be glad to preauthorize your treatment. Pre-authorization takes between 4-6 weeks.

Account Balance

The balance of the account is due in full within 60 days of services rendered regardless of any previously paid co-payment and/or outstanding insurance claims. A finance charge of 18.5% annually will be assessed for accounts over 60 days. We suggest you contact your insurance company if payment has not been made within 45 days from the date of service. All patients with outstanding account balances will receive a statement every 30 days.

Returned Checks

There is a \$30 processing fee. I have read this agreement and fully understand its content. I understand that I am responsible for all charge regardless of my insurance coverage.