

Henager, Black & Associates

Patient Financial Policy

Patients With Insurance Are Responsible For:

1. Informing us of changes in your coverage.
2. Providing us with current, signed forms.
3. Keeping track of your yearly maximums.
4. Monitoring claims for prompt payment.
5. If your insurance reimburses you instead of the dentist, you are required to pay in full at the time of service.

Patients With Double Insurance Coverage:

1. Because some insurances coordinate benefits, it is possible to have a balance remaining after both have paid. You are responsible for payment of any remaining balance after both insurances have paid.
2. Please keep copies of the vouchers from your insurance companies.

If You Have No Insurance:

1. Patients without insurance must pay in full at the time of service unless other arrangements have been made.

I have read and understand the policies regarding insurance and payment for services. I agree to pay at the time of service the portion not covered by insurance. I understand that this is not a guarantee of what my insurance will pay, and that should the insurance pay less than the estimate, I will be responsible for payment of the balance. In addition, should the insurance delay payment for any reason, I will be responsible for the entire account balance including finance charges after 90 days. Should the account require collection efforts by an outside agency, I agree to pay all additional fees including attorney fees.

Patient Name (Please Print)

Patient Signature (Parent or Guardian if under 18)

Date