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Office Financial Guidelines

We feel that all patients deserve the very best dental care we can provide and since every person's financial situation is different we believe everyone benefits when definite financial arrangements are agreed upon. For this reason, we have prepared this material to acquaint you with our office financial policies. As form of payment we accept cash, check, debit card and credit cards. You will be receiving monthly computer generated statements that will list the current balance due, the date your insurance was last billed and any recent payments made to the account.

Patients With Dental Insurance

As an extended courtesy to our patients, we will be happy to complete the necessary forms to bill your insurance for the total cost. It is very important that you provide us with all of the pertinent insurance information as this will aid in the prompt payment from the insurance company without unnecessary delays. Although we make every effort to inquire about specifics, we do not determine benefits and insurance verification is never a guarantee of payment for services received. Dental insurance benefits are subject to plan maximums, limitations, deductibles, fee allowance and exclusions. Verification of dental eligibility shall not be construed as confirmation that the member will be eligible for coverage for any services rendered. In the event that your insurance carrier pays less than the "estimated amount", you are responsible for the balance difference or the total balance if the claim was denied. Insurance companies usually pay within 4 to 6 weeks after they are billed. When we receive payment from your insurance you will immediately receive a statement showing what you owe. The first statement you receive is generally just for your records as it hasn't been enough time for the claim to have been processed by your insurance company.

Financial Payment Options

We offer credit through Care Credit, upon approval, for your dental care needs.

Non-Paid Returned Check Fee

The fee for a non-paid returned check from bank is \$35.00. Payments after a returned check will need to be made with cash, cashier's check or a credit/debit card.

Interest for Balances Carried Past 90 Days

Periodic revolving monthly finance charges of 1% per month or 12% per year will start accruing for all balances at 90 days. This includes balances that are pending an insurance payment. Patients are responsible for these charges if an insurance company delays payment past 90 days for any reason.

Delinquent Accounts

An account becomes delinquent as soon as the financial agreement is in default. If an account is in default it will be sent to our attorney's office for collection. Any related administrative or attorney costs will be added (40% of the total balance) to the account at the time the account is turned over for collection.

Signature

Patient Name

Date