

## Valley Pediatric Dentists, PC Financial Policy

Valley Pediatric Dentists, PC, in an effort to best serve our patients, has a financial policy. Our professional and caring staff has been advised of these policies and will provide you with the best and most accurate information whenever possible. In order to inform and educate our families, the policies have been written out in detail. Please read these policies, and if you have any questions, our Financial Administrator will be happy to further assist you.

### ✓Payment for Services

- Payment for services is due at the time service is rendered.
- We accept cash, personal checks, Visa, Mastercard and American Express
- All personal checks are processed by Telecheck.
- Valley Pediatric Dentists, PC and its employees may not accept checks that are not able to be processed by Telecheck due to negative information.
- Valley Pediatric Dentists, PC and its employees may elect NOT to accept checks from responsible parties whose checks have not been honored in the past.
- The parent or guardian who brings the child in for dental services is responsible for payment of ALL fees due Valley Pediatric Dentists, PC. This is exclusive of insurance reimbursement and/or divorce/separation decrees.

### ✓Insurance Coverage

- **Valley Pediatric Dentists, PC files your insurance as a courtesy.**
- We do not accept secondary insurance as a form of payment due to the numerous limitations placed on the individual policies. However, if your secondary insurance is Delta Premier or one of the plans who have the same umbrella of coverage, we will file and coordinate the secondary insurance benefit as a courtesy.
- Valley Pediatric Dentists, PC is a participating provider for **Delta Premier** plan members, as well as Delta members whose plans fall under the same umbrella of coverage as Delta Premier.
- All patients who have dental insurance other than Delta Premier, we may accept assignment of benefits on your behalf, but **you must be able to see providers outside of your network,**
- Your eligibility for insurance benefits will be verified, but at no time will guarantee of payment be promised nor will it be assumed because insurance companies will not guarantee payment for services.
- To the best of our ability, the rate of reimbursement will be **estimated** by our staff.
- Insurance companies have UCR fees and reimburse dentists based on the level of coverage your group has elected and the premium you and/or your company pays. The UCR fees are also based on your zip code and vary from state to state, county to county and city to city. For this reason, **estimated** fees are collected for services rendered because insurance companies **will not** guarantee payments.

If the insurance company does not reimburse at a rate that is sufficient to pay the balance for services rendered, the responsible party must remit payment in full.

- In the event an insurance company does not pay a claim after **75 days** from the date services were rendered, you will be notified via letter. At that time, payment from the responsible party will be expected and the account will go on a regular 30 day billing cycle. Under these circumstances, payment arrangements will be made available upon request.
- In the event your child is covered under AHCCCS, you must notify the office. Valley Pediatric Dentists, PC is a participating provider for Mercy Care plan members only. Patients covered by AHCCCS plans must have a referral to be seen in some cases, may need to seek treatment in an office other than Valley Pediatric Dentists, PC.

### Collection Practices for Accounts with Balances

- Statements will be sent to patients whose accounts have balances because the reimbursement from an insurance company is not sufficient to cover the balance.
- All account balances over **90 days**, unless arrangements have been made, may expect a letter notifying the responsible party that all future appointments have been canceled. In addition, Valley Pediatric Dentists, PC will not extend the courtesy of filing insurance benefits or accept assignment of benefits for a period of no less than one year.
- All account balances over **120 days**, unless arrangements have been made, may expect a letter notifying the responsible party that the account has been reported to Credit Data Southwest. In addition, Valley Pediatric Dentists, PC reserves the right to extend **emergency treatment only** for a period of no more than 30 days. The account balance must be paid in full. Valley Pediatric Dentists, PC also reserves the right to dismiss a family from the practice if no resolution can be met when attempting to collect an unpaid balance. Finally, Valley Pediatric Dentists, PC will not extend the courtesy of filing insurance benefits or accept assignment of benefits **at any time in the future**. The only exception that may be made, is for those patients who have dental benefits under the Delta Dental Premier plan because of our contracted provider status.

*I have read the above policies and understand that these policies are meant to inform and educate me as a parent and/or guardian of a family seeking dental care provided by Valley Pediatric Dentists, PC. My signature indicates my acknowledgement of my responsibility for payment of fees and acceptance of the terms outlined above.*

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Signature

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Date