

# Long Family Dental

www.longfamilydental.com

907 W. Henderson  
Cleburne, TX 76033  
817-645-2437

4470 E. Hwy 287, Suite 1200  
Midlothian, TX 76065  
972-775-3192

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## **AGREEMENT REGARDING PAYMENT TERMS AND CONDITIONS**

*Please sign and date form. Thank you!*

Payment for professional services is due at the time services are provided. We accept cash, personal checks, Care Credit, and most major credit cards.

### **INSURANCE**

**It is your responsibility to know what your insurance covers and does not cover. You are ultimately responsible for all charges not covered by your insurance. Some insurance plans limit the number of procedures they will cover within a time period. There may be times when not all procedures performed will be covered by your insurance.**

If we have received all of your insurance information 48 hours prior to the day of the appointment and we are able to confirm eligibility, we will be happy to file claims on your behalf for covered services. The accuracy of all the information we receive is essential for proper claim filing. We will assist you in estimating your portion of the fee for services; however, we cannot guarantee what your insurance company will pay on a claim. Please understand that filing your claims is a courtesy our office provides to our patients; it does not guarantee payment to us. We are providing our professional services to you, not the insurance company. Consequently, you are ultimately responsible for payment of our fees.

Outstanding balances must be paid otherwise you will not be allowed to initiate the next phase of your treatment plan.

It is important that you understand your insurance benefits before starting treatment.

It will be an advantage for you to obtain a copy of your insurance policy and contact your insurance company to determine your benefits available.

### **BENEFITS ARE NOT DETERMINED BY OUR OFFICE**

You may have noticed that sometimes your dental insurance reimburses you or the dentist at a lower rate than the dentist's actual fee. Frequently, insurance companies state the reimbursement was reduced because your dentist's fee has exceeded the usual, customary, or reasonable fee (UCR) used by the company.

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A statement such as this gives the impression that any fee greater than the amount paid by the insurance company is unreasonable or well above what most dentists in the area charge for a certain service. This can be very misleading and simply is not accurate.

Insurance companies set their own fee schedules, and each company uses a different set of fees they consider allowable. These allowable fees may vary widely because each company collects fee information from claims they process. The insurance company then takes this data and arbitrarily chooses a level they call the "allowable" UCR fee. Frequently, this data can be three to five years old, and these "allowable" fees are set by the insurance company so that they can make a net 20-30% profit.

**Unfortunately, insurance companies imply that your dentist is "overcharging" rather than say that they are "underpaying" or that their benefits are low. In general, the less expensive insurance policy will use a lower usual, customary, or reasonable (UCR) figure.**

Once the dentist has determined your treatment protocol, LFD will provide you with a financial visit to discuss the upcoming treatment and identify fees for expected procedures. However, once treatment begins, unique patient situations sometimes require additional procedures. In most cases, your clinician will alert you of any additional necessary procedures. Your doctor recommends and provides treatment based solely on your individual needs.

Unless you have a written agreement with LFD, all fees quoted to you are quoted under a fee-for-service arrangement. Under the fee-for-service arrangement, you will be charged for all of the services provided by LFD, and you will not be entitled to a refund in the event that, for any reason, the treatment is not successful. This arrangement may not be modified by a verbal agreement.

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Patient Signature and Date