**Financial Policy**

Thank you for choosing Helms Family Dentistry for you/your family’s dental care needs. We are committed to your dental treatment being successful and pleasant. It is our policy to make definite financial arrangements with you prior to your visit. The following is an explanation of our payment procedures and office policies. If you have any questions, please do not hesitate to ask.

1. Payment is due at the time of services. We accept cash, check, Visa, MasterCard and Discover.
2. Cash Specials (does not apply to insurance plans) 5% on treatment plans $1500.00 and up.
3. Return checks, if a check is returned for any reason, there will be a $30.00 return check fee. From that point on checks will not be accepted ( we will only accept cash or credit card)
4. The parent or guardian who brings the child will be responsible for payment regardless of what the divorce decree may state. Reimbursement must be made between the divorced parents we will not intervene.
5. Cancellations. Please give us at least 24 hour notice on any appointment that cannot be kept, a $25.00 charge will be added in accordance.
6. Our policy is to forward any unpaid account to an attorney, collection agency, or credit bureau for processing as a bad debt. I, the undersigned, accept the fee charged as a legal and lawful debt and agree to pay said fee, including any/all collection agency fees(33.33%), attorney fees and/or court costs, if such necessary.
7. Any account that is not paid in full in 90 days will have an added monthly 1.5% finance charge and $2.00 monthly billing fee. This will be monthly until the balance is paid in full.
8. Emergency Visits. We require payment in full at the time of the appointment.

**Disclosure**

You agree, in order for us to service your account or to collect money, you may owe, Helms Family Dentistry and/or our agents may contact you by telephone at any telephone number associated with your account, including wireless telephone numbers, which could result in charges to you. We may also contact you by sending text messages or emails, using any address you provide to use. Methods of contact may include pre-recorded/artificial voice messages and/or use of automatic dialing device, as applicable.

**Insurance**

Insurance is not as easy to understand as it used to be. It is wonderful to have, but it is ultimately your responsibility to understand how it pays for services. We encourage you to check with your insurance company and/or employer to determine your specific coverage. Our fees are not based on what your insurance company pays. Our top concern is treating you and your family, not your insurance company. We consider it a service to you to file your insurance. We do require you to pay any ESTIMATE, deductibles, and portions at the time of service. We must have complete and current up to date insurance information in order to bill your insurance on your behalf. In an event that your insurance has not paid their portion in 60 days, the balance becomes your responsibility.

**Pre-Estimates**

If you would like to know exactly what your insurance will pay on services, we can submit a pre-estimate. This may take 4-6 weeks to receive a response from your insurance company. Most insurance companies will let you know that “This is only an estimate, not a guarantee of payment”. Pre-estimates are only sent if you request it of our financial department.

**Non Covered Services**

Dr. Helms recommends what is best for your dental health. None of our recommendations are based on what your insurance does or does not pay. ***Any service not paid for by your insurance is your responsibility.***

**Secondary Insurance**

Most all insurances no longer coordinate benefits. What this means to you is that your second insurance will only pay up to the amount that they would have paid if they were the only insurance. The only way you would receive secondary benefits is if your second insurance pays some better than your primary or if your primary has limits or is maxed out. Having 2 insurances does not mean that you will receive up to 100% coverage. If you have any questions concerning two insurances, please see our financial department.

**PPO Insurance**

We are providers for BCBS of AL, Delta Dental PPO, Guardian, MetLife, Aetna, United Concordia, Ameritas, Cigna, Principal, and Southland. We are NOT a provider for any other insurance. In order to accept your insurance under PPO circumstances, we ask that you be prepared to pay any co-pays or estimated portions before dental services are rendered. **It is sometimes difficult for us to estimate your co-pays and portions even though your insurance is PPO. You will be responsible for the “patient” portion according to your insurance plan.**

***I have read this form and had the opportunity to ask any questions. I agree to the terms of this agreement. No modifications apply to this document.***

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