

Financial Policy

So that we may better serve our patients, we offer the following financial arrangements for the services that we provide.

Payment by Appointment:

Full payment is due as services are rendered. For your convenience, we accept Cash, Check, Visa, Mastercard, Discover and American Express. You may also be eligible for a payment plan called CareCredit. This allows you to start treatment today and spread payments over time. Please ask for details.

Insurance payments:

As a *courtesy*, we will file your insurance claim for you. We provide this service as a courtesy only and it is not meant to be a substitute for payment. Many insurance companies pay fixed allowances for certain procedures while many others pay a certain percentage of the charge. Many insurance companies have a list of "Reasonable and Customary Fees". These fees can vary greatly between insurance carriers.

As a courtesy, we will attempt to contact your insurance company for benefit verification. Verbal confirmation is **NOT** a guarantee of benefits or payment, as exclusions and limitations may apply. Our office recommends and provides dental care to help you achieve optimal dental health and not whether or not your insurance company covers it. ***It is your responsibility to know your policy. It is your responsibility to pay any deductible amount, co-insurance or any other balance not covered by your insurance plan.***

1. All co-pays and deductibles must be paid at the time of your appointment. We will estimate as close as possible what your co-pay will be. If there is any difference after we receive final payment from your insurance company, you will receive a statement for the balance or a refund if there is a credit.
2. All charges are your responsibility whether your insurance pays or not. Not all services are a covered benefit in all contracts.
3. We will make every attempt to get payment from your insurance company, however; any balance unpaid by insurance after 60 days will become your responsibility. You will be expected to pay the balance and then you will be reimbursed when your insurance company pays.

Interest Charges:

Patient balances over 30 days old will be assessed an interest charge of 5% per month.

Collection Charge:

Patient balances over 90 days old with no account activity will be sent to an outside collection firm for debt collections. Once a balance has been sent to the collection firm, the patient is responsible for any reasonable attorney's fees and court costs as well as state rate (Kansas 10%, and Missouri 9%)

Missed/Cancelled Appointment Charge:

Any appointment not kept or cancelled without 24-hour notice, may be subject to a charge of \$10 per 10 minutes of scheduled time with a minimum charge of \$25. No further appointments will be made until the fee is paid.

I have read and understand the financial policy and agree to its terms. If I have insurance, I also direct my insurance carrier to issue payment directly to Dr. Smiley.

Patient and/or Responsible Party

Date