

Financial Policy

Welcome to the office of Sherman & Miller, PA. We are committed to providing you with the best possible care. Our office hours are Monday to Thursday 8 a.m. to 5 p.m. We require confirmation of all dental appointments for treatment.

Appointment times are given as an estimate times that patients will be seen by the doctor. I understand the length of the appointment(s) is based on the needs of each individual patient and delays may be experienced.

- Our office is a fee for service office, meaning we politely ask you for payment at the time services are rendered. You will be expected to pay your portion of the services including, but not limited to, co-payments, percentages, and deductibles. For your convenience, we accept Cash, Check, Visa, Mastercard and CareCredit.
- If you are unable to render payment at the time of service we will gladly reschedule your appointment.
- Minors must have an Adult/Parent/Legal Guardian accompany them to our office.
- We are participating providers with United Concordia dental insurance. If you are covered under this plan, the initial exam and radiograph (x-ray) will be filed to your benefit plan for payment from your insurance. Frequency limitations will apply.
- Our office will accept assignment of benefit (payment directly to our office) for your dental treatment. However, if you are covered under a plan other than United Concordia, we politely ask you to pay in full for your initial exam and radiograph (x-ray). This visit will be filed to your insurance carrier, and any payment received will be applied towards treatment or refunded back to you.
- We will estimate as closely as possible your portion, but until we actually receive payment from the insurance company, it is just an estimate. There will be a statement mailed for any remaining balance after your insurance company has paid. If your insurance company pays more than what was estimated, then you will receive a refund. Refunds are processed during the first week of the following month.
- We charge a \$30 returned check fee and a \$30 collection fee for accounts sent to our outside collection agency. We also charge a \$30 broken appointment fee for appointments that are broken with less than 24 hour notice. We understand under some circumstances this might happen and this will be at the discretion of the Office Manager or Treatment Coordinator.
- Our courtesy service to you includes electronically filing your insurance claim within 24 hours of your appointment. Claims will sent by following the American Dental Association guidelines for coding and filing insurance.
- Our expectation of you as the owner of the policy is to make payment in full of fees and/or co-payments not covered by your insurance plan at the time services are rendered. We also ask that you understand that the policy belongs to you and that we have no leverage to obtain payment from your insurance. With that, we ask you to take responsibility for payment of your visit should your insurance company not pay within 45 days. A service charge of 1.5% (18% annually) will be added to all accounts 30 days past due (excluding pending insurance for 45 days). In order to avoid this situation, we ask that you keep our office informed of any changes in your insurance coverage or employment.
- Every dental insurance policy has a maximum benefit, which we are able to track for services rendered in our office. If you have received care by another office we cannot be responsible for calculating your remaining benefits accurately. You should call your insurance company to receive an updated amount after services have been paid to all offices involved.

I have read the above policy, understand my responsibilities, and agree to these terms.

Signed: _____ Date: _____