



Finance Form for Insurance Patients Date: _____

We have found that two things can cause confusion when a patient seeks dental care. Those two things are financial arrangements and insurance. Our policy is that our services are offered on the basis that the patient is responsible for full payment of all services regardless of insurance coverage. The following policies keep the cost of postage, bookkeeping, insurance processing and insurance tracking services down and allows us to keep our fees at reasonable levels.

- 1. At the time of service, we will collect any necessary deductibles and/or co pay percentages.** That amount will be due by you at the time of service. Our office does not accept postdated or held check. Any check returned unpaid from your financial institution will be assessed a \$25 unpaid charge. We electronically file your insurance claims for you, however you will be responsible to pay any estimated out of pockets. We typically wait up to 30 days for your insurance company to pay us, however after 45 days (from the date of service) any remaining balance is payable in full by you the patient. Louisiana law states that insurance companies must pay claims within 30 days of receiving them. It is the responsibility of the patient to make sure that their claim is being processed quickly and fairly. Remember you paid for the insurance they will listen to you.
- 2. Any balance 30 days overdue from the date of service will accrue monthly interest and rebilling fees of 1.5% per month.**
- 3. It is the patient's responsibility to understand their insurance policy.** Professional services are provided for the patient and are charged to the patient. Dental insurance only helps pay for a portion of the patient's dental care. Patients are responsible for full charge of visit or any remaining balances following insurance payments. If you have more than one insurance policy, we will only file the primary insurance. You as the patient will be responsible to file the secondary. We will be glad to provide you with all needed information so that you may file your secondary insurance if you wish to do so.

To make your visit as comfortable and enjoyable as possible we try to keep your wait for your dental visit as short as possible. We do not double book our doctors' schedule demonstrating respect for your time. It is very important that you are here on time for your appointment. Cancelling appointments with less than 48 hours notice creates a problem for the office and for the patients. Our office has a number of payment options available, please check with one of our staff members for details. We currently provide: Care Credit, Spring Stone, and Friendly Finance Services to patients with approved credit. By signing this agreement, both parties understand that the agreement governing the account includes an arbitration of any disputes arising to be settled hereunder in Ouachita Parish. In the event of any disputes arising out of this agreement, including arbitration or bankruptcy, Bayou Dental Group shall be entitled to recover from the client reasonable attorneys' fees and cost, including any cost and fees incurred in any appeal.

Patient's Name

Signature of patient, parent of legal guardian