

## Payment Guidelines/Financial Agreement

Our mission at MCB DDS is to provide excellence in dentistry that meets your individual needs. In order to reduce the cost of providing dentistry to our patients, **payment is expected at the time of service.**

The office of **Dr. Tracy Henson-McBee** will bill your insurance company for the dental care you have received. Due to the fact that **WE ARE NOT IN NETWORK** for any insurance plan, we will file your insurance as a courtesy for you. However, you as a patient will be responsible for **ALL BALANCES** (including interest) that the insurance company does not pay. **If we have not received payment from your insurance company within 30 days from the time of service, you will be invoiced and responsible for the balance on your account at that time. Once payment has been received from your insurance company, Dr. McBee will reimburse you, directly.** Dr. McBee will employ the services of a collection agency for all balances that are 60 days past due after the receipt of your insurance company's payment. (Any account not paid within 30 days from the invoice date will accrue interest at the lesser of 1.5% per month or the maximum amount provided by law.) Your prompt attention to unpaid balances is greatly appreciated. The filing of insurance is **NOT a GUARANTEED** form of payment.

We are pleased to offer the following payment options: **(Please check #1 or #2.)**

☐ **Option #1** Non-assignment of benefits with payment in full.

-Payment is made in full by cash, check, Visa, MasterCard, or Discover with non-assignment of your dental benefits. We will process your dental insurance claim for you and have the payment sent directly to you.

☐ **Option #2** Assignment of benefits secured with your credit card.

-We will accept assignment of your primary dental benefits and **collect the co-payment at the time of service.** We will provide you with a copy of any secondary insurance claims for you to submit. A credit card will be kept on file to process any payment not reimbursed to us. **(You will receive a courtesy CALL, TEXT, OR E-MAIL before we charge your card for any balance.)**

- I hereby assign payment of my dental benefits directly to Dr. Tracy Henson-McBee, DDS, PA.

- I hereby authorize Dr. Tracy Henson-McBee, DDS, PA to process payment to my credit card of any outstanding balance occurred during the course of dental treatment to keep my account current.

**\*\*Due to the varied insurances we accept, we must request that ALL patients be responsible for checking their policies for coverage limitations, referrals, deductibles, and co-pays. \*\***

**\*COPAYS ARE DUE THE DAY OF YOUR APPOINTMENT. \***

**\* By signing this agreement, you agree to the terms of our insurance filing process and payment guidelines. \***

### CREDIT CARD INFORMATION

**Card Type:** Visa    Discover    Mastercard    Amex    CareCredit    (Please circle one.)

**Credit Card Number:** \_\_\_\_\_

**Expiration:** \_\_\_\_\_ **Security Code:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

**The day we run your card for unpaid balance, what number is best to reach you?** \_\_\_\_\_

**Patient Name:** \_\_\_\_\_

**X**

Signature

Date

## **Normal Insurance Claim Practices**

If we have received all of your insurance information on the day of the appointment, we will be happy to file your claim for you. You must be familiar with your insurance benefits, as we will collect from you the estimated amount insurance is not expected to pay. By law your insurance company is required to pay each claim within 30 days of receipt. We file all insurance electronically, so your insurance company will receive each claim within days of the treatment. You are responsible for any balance on your account after 30 days, whether insurance has paid or not. We will be glad to send a refund to you if your insurance pays us.

**PLEASE UNDERSTAND, WE ARE NOT IN NETWORK WITH ANY DENTAL INSURANCE COMPANY** and that we file dental insurance as a courtesy to our patients. We do not have a contract with your insurance company, only you do. We are not responsible for how your insurance company handles its claims or for what benefits they pay on a claim. We can only assist you in estimating your portion of the cost of treatment. We at no time guarantee what your insurance will or will not do with each claim. We also cannot be responsible for any errors in filing your insurance. Once again, **WE FILE CLAIMS AS A COURTESY TO YOU.**

### **Fact 1 – NO INSURANCE PAYS 100% OF ALL PROCEDURES.**

Dental insurance is meant to be an **aid** in receiving dental care. Many patients think that their insurance pays 90%-100% of all dental fees. This is not true! Most plans only pay between 50%-80% of the average total fee. Some pay more, some pay less. The percentage paid is usually determined by how much you or your employer has paid for coverage, or the type of contract your employer has set up with the insurance company.

### **Fact 2 – BENEFITS ARE NOT DETERMINED BY OUR OFFICE.**

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

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 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 it processes. The insurance company then takes this data and systematically selects a level they call the "allowable" UCR Fee. 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.