

Palm & Panek DDS PC
Center For Oral Surgery & Dental Implants

Norman V. Palm, D.D.S. Richard W. Panek, D.D.S. Julie B. Billups, D.D.S. Mark L. Jesin, D.D.S. Emily J. Van Heukelom, D.D.S.

Financial Policy

Financial Policy: Payment is due in full on the date of service. We accept cash, checks, VISA, MasterCard, Discover/Novus, American Express and alternative financing through CareCredit, a healthcare credit card.

Treatment plans: Treatment plans are estimates only. Actual fees can change if actual surgery performed changes. Fees given are not guaranteed after six months.

Patients with insurance: The amount we collect on the day you are in our office is only an estimate of your copayment. This estimate is based on information received from your insurance company. This is not a guarantee of benefit or payment. The insurance company may pay less than anticipated. We will submit insurance claims for you. Providing our office with accurate medical and dental insurance information will help us expedite your insurance determination of benefits. Please remember you are responsible for all fees charged by this office regardless of your insurance coverage.

Finance fee: After 60 days any balance unpaid by you or your insurance is considered past due and is due in full by you. A finance fee of 1 ½% is added monthly to your past due account. This represents an annual percentage rate of 18%.

Returned checks: To cover the office costs involved, a \$25.00 fee will be added to your account balance for checks returned for any reason.

Assignment of insurance benefits: I hereby authorize payment directly to Palm & Panek, DDS PC of any and all medical and or dental insurance payments. This assignment remains in effect until revoked in writing.

Authorization to release information: Palm & Panek DDS PC may release information acquired in the course of examination and/or treatment for insurance claims processing and/or legal purposes as required by law.

Minors: If the patient is age seventeen or younger they are a minor. A parent or guardian must accompany the patient for treatment. We realize that many families are in a state of change. Divorced, separated, single parent and blended families are now common. In many of these families the question of who is responsible for the children's account is uncertain. The policy in our office is that the parent who requests treatment for the child is responsible for all fees incurred. Settlement must be resolved between the parents.

Patients with guardians: A patient who cannot consent to treatment has a legal guardian. Our office will need complete health history prior to the day of any treatment. A guardian must be available to discuss patient care and treatment with the doctor.

THANK YOU! It is our privilege to serve your oral surgery care needs. After review of our financial policy should you have any questions, please contact our business office.