

J. Kristian Rapisarda, DDS, PS

FINANCIAL POLICY

1. **Payment is due at time of services rendered.** Patient portions will always be collected at time of service unless previous financial arrangements have been made.
2. **Cash or Check** – We offer a 5% cash discount for payment in full at the time of service, and an additional 5% discount for seniors. These discounts apply to **non-insured patients only**.
3. **Pre-Payment** -- We offer a 5% discount if you choose to pre-pay for your dental needs. This discount applies to **non-insured patients only**.
4. **Credit Cards** – For your convenience, we accept Visa, MasterCard, Discover and American Express. However, due to credit card fees we incur, the cash discount does not apply when this option is used for payment.
5. **Finance Charges** -- Finance charges will apply to all accounts 90 days delinquent
6. **Financing** – We offer financing through Care Credit. Once approved, you can finance up to 12 months interest free.
7. **Insurance** – We gladly bill insurance as a courtesy to our patients. We **estimate** insurance payments and patient portions. We collect the **estimated** patient portion at the time of service. Please keep in mind dental plans are a contract between an insurance company and employer. **Carefully read your plan and know its limitations.** Most plans are designed to pay only a portion of your dental expenses, however, dental plans may exclude or discourage certain treatments, such as dental sealants, which can prevent tooth decay and save you money later on. If a plan does not cover a procedure recommended by Dr. Rapisarda, this does not mean that the treatment is not appropriate or needed.

Dental plans refer to the term “usual, customary and reasonable” (UCR) to determine the portion of the dental treatment fee they will pay. UCR reimbursement levels are determined by different methods by the dental plan administrators. They may vary greatly among plans, even plans in the same area. The fee the insurance company determines to be “customary” may be very low compared to the area’s average professional fee for the same services. The plans then generally pay a certain percentage of the UCR level.

A \$25 bookkeeping fee will be charged for any NSF checks we receive.

A \$50 fee will be charged for no-show appointments or cancellations made within 24-hours of appointment.

I have read the above financial policy and agree to the terms listed.

Signature

Date

If you have any questions regarding your account, please contact Kim at (360) 256-2400.