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Financial Policy For Our Patients

Our office wants all of our patients to be able to comfortably afford dental care. We proudly offer the following financial policy so that our patients can have the opportunity to decide which payment option best suits their needs.

Insurance: Our office understands the value of insurance benefits to our patients and will gladly work with you to help get the maximum benefit available to you. We will accept assignment of benefits. This means that you must sign the portion of your insurance form that “assigns” payment to our office. Most dental insurance plans **do not cover 100%** of the cost of your treatment. Because of this and the extreme delay in receiving payment from the insurance company, **you will be asked to pay your deductible and your portion of your charges the day the service is rendered.** We will **estimate** as closely as possible your coverage, but until we actually receive the payment from the insurance company, it is just an estimate. We will assist you in dealing with your insurance company, but the ultimate responsibility lies with you. **After 45 days the balance will be due in full from you.** Our estimates are subject to final approval by your insurance company and could therefore change the amount due to our office.

Payment Options

- 1. Pre-payment of Treatment in Full.** Patients willing to pay for treatment in full in advance of treatment when treatment is in the amount of \$500 or greater and paid for with cash or check our office will offer a 5% discount to those under the age of 65 that do not qualify for a senior discount. This requires that you pay the total amount even the estimated insurance portion and be willing to accept your own benefits from insurance.
- 2. Credit Cards.** Our office accepts Visa, Mastercard, American Express and Discover.
- 3. Outside Billing.** Upon qualifying you will be extended a line of credit for treatment costs by an outside billing company. This is available for those patients that need to extend their payments over a period of time. Payment will be made directly to the billing company. The qualification process is simple and can usually be completed within 20 to 30 minutes. For further information on this option please see our financial coordinator.
- 4. Senior Citizens (age 65 or over).** As a courtesy to anyone 65 years old and older we will gladly discount your fee by 5%, if age 84 or older the discount will be 10% if services are paid in full at the time of the visit.

We will be happy to work with you to plan out the most appropriate arrangements for your budget. We want to thank you for trusting us as your dental care provider. We appreciate the opportunity to serve you. Part of our service to you is to try to contain the ever-rising cost of dental care. In an effort to do this, we have implemented a policy of no open billing.

I have read, understand and agree with the above information.

Signature _____ Date _____