

David J Wright, DDS
Anti-Aging Dental Care
Insurance and Financial Policy

At the practice of **David J Wright, DDS**, we believe that you deserve the best care. That's why we always present you with the best dental solution possible to treat your personal situation. Each year we provide outstanding dental care to hundreds of patients. Some have dental benefits but some don't. If you have dental benefits, congratulations! You are very fortunate. Here are some important things you should know.....

Insurance: Your dental benefits are based upon a contract made between your employer and an insurance company. **If you have any questions regarding your dental benefits please contact your employer or insurance company directly, do not ask us. Dental benefit plans will never pay for completion of your dental care. It is only meant to help assist in covering your basic needs.**

We currently accept a few private care insurance plans (plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for service). Although we can maintain computerized histories of payment by a given company, they do change; therefore it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is **ONLY AN ESTIMATE.**

Many people receive notification from their insurance company that dental fees are "above usual and customary." An insurance company determines their reimbursement level by surveying a geographical area, calculating the average fee, and then determines that 80% of the average fee is customary. Included in this survey are discounted dental clinics and managed care facilities, which have severely reduced dental fees that bring down the average. **Any doctor in private practice will have fees that insurance companies define as "higher than usual and customary."**

We bill your insurance as a courtesy. If insurance does not pay within 30 days, **Our Practice** reserves the right to request payment in full for services from you and let you collect the insurance funds that are due to you. This is rare but it is important that you recognize that the insurance you have is a legal contract between YOU and your insurance company. Our office is not, and cannot be a part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

Doctor Wright does require payment in full for your portion at the time of service. We accept MasterCard, Visa, Discover, cash, and checks (only for existing patients with established payment history). We **do not accept** checks for over \$500.00 for any patient (use your debit card instead). Insufficient fund checks will be billed \$50 to be paid in additional to any other bank charges that may accrue. If you are in need of an extended finance option, we also work with Care Credit, who offers a six month "same as cash" or longer terms with an interest bearing revolving charge designed to meet your treatment plan needs on approved credit. Just ask one of the front office staff for an application. For a delinquent balance, you may be liable for any attorney and/or collection agency fees incurred collecting the balance.

Broken Appointments: A specific amount of time is reserved especially for you and we strongly encourage all patients to keep their appointments. If you must change your appointment, we require at **least 24 hour** notice to avoid a **\$85/hour cancellation fee** (emergencies are an exception); subject to change. This way we can schedule another patient, who otherwise would be waiting for a later appointment to be seen.

After Hours/Weekend Emergencies: In the event of an emergency after regular business hours a **\$100 cash emergency fee** will be charged for established patients in addition to the necessary treatment fees. Patients who are not established in the practice will be charged **\$150 cash after hours emergency fee in addition to any necessary treatment.** Dr. Wright can provide phone consultations only after hours in lieu of seeing you at the dental office. If you have an absolute dental emergency (such as an allergic reaction to medication prescribed by our office, or if you have difficulty breathing after a procedure; do not wait, call 911 or visit the nearest emergency room.

We welcome you to our family and look forward to helping you get the healthy, beautiful smile you have always wanted. If there is anything we can do to make your visits here more pleasant, please don't hesitate to ask one of our staff members.

Printed Name: _____

Signature: _____

Date: _____