



Dr. Monte Morgan, DMD

Payment and Dental Insurance Policies

Payment Policy:

We are committed to providing you with the best possible care. In order to achieve these goals, we need your assistance and your understanding of our payment policy.

- Payment and/or co-pays for services are **due at the time service is rendered** unless current payment arrangements have been approved in advance by our staff.
- We accept cash, checks, MasterCard or Visa.
- We will be happy to help you process your insurance claim forms.
- Returned checks are subject to a \$25.00 collection fee.
- Balances older than 60 days will be charged interest fees of 1.5% per month or 18% per year.
- Balances that are 90 days past due will be subject to collection by an independent collection agency. Any account that is sent to an outside collection agency, will be given 30 days notice of dismissal from this practice.
- Missed appointments or appointments cancelled without 24 hours notice are subject to a \$60.00 fee. Three missed appointments could result in dismissal from practice.

Dental Insurance:

If you have dental insurance we are anxious to help you receive your maximum allowable benefits. We will gladly discuss your proposed treatment and answer any questions relating to your insurance.

- Your insurance is a **contract between you, your employer and the insurance company.** We are not a party in that contract.
- Our fees are generally considered to fall within the acceptable range by most companies, and therefore are covered up to the maximum allowable determined by each carrier. This applies only to companies who pay a percentage (such as 50% or 80%) of UCR. U.C.R. is defined as usual, customary and reasonable by most companies. This statement does not apply to companies who reimburse based on arbitrary "Schedule" of fees, which bears no relationship to the standard and cost of care in this area.
- Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover.
- Any questions or uncertainty you have regarding your insurance coverage should be directed to your insurance provider.

We must emphasize that as dental care providers, our relationship is with you, NOT with your insurance company. While the filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the date the services are rendered. We realize that temporary financial problems may affect timely payments of your account. If such problems do arise, we encourage you to contact us promptly for assistance in the management of your account.

I have read and understand the above statements:

Signature of patient or responsible party

Date