



## Financial Policy and Agreement

Thank you for choosing us for your dental needs! We are committed to providing you with excellent care and convenient financial arrangements. Our financial arrangements are based on an open and honest discussion of recommended treatment options, respective fees and patients' financial capabilities. To confirm your understanding and agreement with our policies, please read the following.

### **Payment:**

Ainslie Street Dental Centre files the primary and secondary insurance claims on behalf of the patients and requests their insurance company to pay the dental office directly. Patients are required to pay the remaining balance if the insurance company does not pay in full. We cannot waive co-payments and deductibles. This payment is required at the conclusion of the appointment.

We handle all billing details with the insurance company. If the insurance company denies payment to the dental office directly, the patient will be notified, and the patient will be responsible for payment to the dental office and collecting the money from their insurance company.

Walk-in and emergency patients pay the dental office and claim the money from their insurance company. However, we will file the claim for you electronically.

### **Non-insured patients**

Payment in full is due at the time services are rendered unless prior financial arrangements have been made. We accept Visa, MasterCard, Debit and Cash. Personal cheques are not accepted.

Patients are provided with their bill and encouraged to review and understand what treatments were carried out.

### **Electronic submission policy**

Your insurance claim form will be transmitted automatically to your carrier over the internet. A claim acknowledgment form will come directly from the insurance carrier. This form verifies that they have received your dental claim for processing, or an 'explanation of benefits' form, which indicates the exact amount of the claim for which they will pay and your portion that is not covered.

Unfortunately, not all insurance companies accept electronic submission. Therefore, we may need you to sign the manual claim form for processing.

### **Insurance:**

Our office is committed to helping patients maximize their benefits and insurance policies vary greatly. Therefore, you are fully responsible for knowing your own dental insurance policy and what you are not covered for. Treatment is recommended based on what you need **NOT** on what is covered by your plan.