

## FINANCIAL POLICY

**David Stall Dental (office of David E. Stall, DMD, PC)**  
1646 West Chester Pike, Suite 1, West Chester, PA 19382, 610-692-8454

We are committed to providing you with the best possible care. If you have dental insurance, we will help you receive your maximum allowable benefits. In order to do this, we need your assistance, and your understanding of our financial policy.

**Payment for services** is due at the time services are provided unless other payment arrangements have been approved in advance. We accept cash, personal checks, MasterCard, Visa, American Express, or Discover. Also, for those patients that qualify, no-interest CareCredit Healthcare Financing is available for extended treatment.

Balances over 60 days from date of service will incur interest of 1.5% per month (18% annually). If your account is referred for collection, you will be responsible for costs of collection in the amount of 30% of the outstanding balance, plus court costs and attorneys' fees. **Appointments cancelled with less than 24 hours notice may be subject to a \$50.00 per hour charge.** Appointments of over two hours will incur a \$100.00 per hour charge. Your account will be charged \$35.00 for any checks returned by your bank.

**If you have dental insurance**, we estimate what your insurance will cover and **you pay your portion at the time of service.** (We do not accept insurance payments as payment in full). To do this, we need you to provide all the necessary information including a completed, signed insurance form. We will process your claim for you and will receive payments directly from your insurance company. NOTE: The breakdown of your bill into insurance and patient categories is only an estimate based on your insurance booklet and information on file. If your insurance company pays more, you will receive a refund or credit. If they pay less, we will bill you for the difference.

**Insurance over 45 days:** You will be expected to pay for completed dental work using a credit or debit card you leave on file with us if we do not receive payment from your insurance company or if we must resubmit claims after 45 days. Any payments from your insurance company received after 45 days will be refunded to you.

We will gladly discuss your proposed treatment and answer any questions relating to your insurance. You MUST realize, however, that:

1. **Your insurance is a contract between you, your employer, and the insurance company**
2. **Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover. That is the plan paid for by your employer.**
3. **Remember, the insurance company makes money by not paying benefits. The better policies pay higher benefits, but most policies will pay only for the cheapest materials available. Therefore, we DO NOT allow the insurance company to determine our treatment plan or our fees. We want only the best for you and we assume you want the best for yourself as well. \*\*\***

We must emphasize that as a dental care provider, *our relationship is with you, NOT your insurance company.* While filing 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 payment of your account. If such problems do arise, we encourage you to contact us promptly for assistance in the management of your account.

If you have any questions about our financial policy or are uncertain regarding insurance information please don't hesitate to ask us.

I HAVE READ AND UNDERSTOOD THE ABOVE FINANCIAL POLICY. I AGREE THAT (REGARDLESS OF MY INSURANCE) I AM ULTIMATELY RESPONSIBLE FOR THE BALANCE ON MY ACCOUNT AND FOR ANY PROFESSIONAL SERVICES RENDERED.

NAME of Patient or Guardian if minor (please print): \_\_\_\_\_

SIGNATURE of Patient or Guardian if minor: \_\_\_\_\_ DATE: \_\_\_\_\_

**\*\*\*Please Note: We use state-of-the-art materials, do not use mercury silver fillings and avoid non-precious metal in crowns and other restorations when possible.** Insurance plans may not allow as high a benefit for these newer materials in place of old technology restorations used in the past and you may have a higher out of pocket cost as a result.