



Our goal is to provide excellent Dental care to our community in as cost effective manner as possible. Realizing the dental insurance landscape is complex and ever changing we strive to assist our clients in making the best use of your individual dental insurance benefits. The majority of Dental insurance companies continue to have a maximum benefit of \$1000.000 - \$1500.00 annually. The dental insurance benefit maximum has remained at this level for decades. However costs of dentistry have not remained static and out of pocket expenses have increased for our clients. At this time we are communicating to all of our clients the payment plans and financial policy of our dental office as we attempt to provide multiple options for our clients to finance their dental health needs.

It is our goal to work with all of our clients to develop payment plans that meet the needs of your budget with the costs associated with providing quality dental care.

Financial Policy – Shawn R. McDevitt, DDS

Providing our clients with comprehensive dental care is our goal. We strive to provide dental care in a professional, friendly, caring environment. We will work with our clients to provide financial arrangements, enabling you to obtain necessary services while working within your budget.

Dental Insurance

Dr. McDevitt will diagnose treatment based on your dental health not your insurance coverage

As a courtesy we will file your claims and accept assignment of dental insurance benefits. We will help you to receive your maximum allowable benefits. In order to do this we need a copy of your current insurance card. We ask that you inform us ahead of your appointment if your insurance has changed since your last visit.

- Your insurance policy is a contract between you, your employer and the insurance company. We are NOT a party to that contract. Our relationship is with you; not your insurance company.
- We will do our best to estimate your insurance. Knowledge of your benefits as well as benefit amounts, limitations, exclusions, waiting periods, etc. is your responsibility. Receiving our services indicates your acceptance of responsibility to pay
- There are multiple factors in determining patient responsibility where coordination of benefits between two insurance companies is involved. We will provide you with the most accurate information available to us but cannot guarantee what your out of pocket expense will be.
- Please understand that our responsibility is to provide you with treatment that best meets your needs, not to try to match your care to insurance plan limitations

Payment policy:

- At each visit we ask that you make full payment unless other arrangements have been made. If you have dental insurance, we ask that you pay that portion which your insurance does not pay
- We accept cash, personal checks, debit cards, Visa, MasterCard, Discover, and American Express
- Financing through Care Credit with prior approval

- If there is a balance and the charges have been on the account for over 90 days interest of 1% per month (12% per year) will be assessed on the account unless there is a financial agreement/payment plan on file in our office. Accounts on payment plans will not be assessed interest for the first 180 days as long as the terms of the payment plan are in good standing.
- **Full pay cash discount:** We offer to all clients without insurance a 5% paperwork reduction courtesy for all services paid day of service with cash or credit card.

When a payment plan is entered into between the dental office and a client a signed financial agreement/payment plan must be on file in the patient's chart. The financial plan will outline the terms of the agreement noting the amount to be paid in a specified time period. If a payment is missed at that time the balance will be due in full. All account balances over 90 days will be charged interest unless there is a financial plan in place at which time interest will not be assessed, if the terms of the payment plan are upheld, if the balance is paid off within 180 days.

Clients with delinquent accounts will not be provided additional appointments until their account is in good standing.

Broken or Missed Appointments: To reschedule or cancel an appointment, you must notify us at least 24 hours in advance to avoid a missed appointment fee of up to \$100.00. (fee based on appointment length and /or number of appointments missed). Missed or broken appointments prevent others from receiving the dental care they deserve.

1) We reserve the right to terminate professional treatment of any patient when scheduled appointments are not kept.

I have read and understand this document in it's entirety; outlining the office and financial policies of Shawn R. McDevitt, DDS and agree to these terms.

Signature of patient or parent/guardian: _____ date _____