

ORAL & FACIAL SURGERY CENTER OF JOPLIN FINANCIAL POLICY

Thank you for choosing us as your oral and maxillofacial provider. We are providing the following information to help you understand our office financial policy. Addressing methods of payment for surgery will be part of your pre-operative appointment.

We require payment in full for our pre-operative exam regardless of insurance coverage, however, we are glad to file your claim for reimbursement as a courtesy to you. Every attempt is taken to verify your insurance benefits prior to your surgery appointment. Please note that a verification of benefits is **NOT** a guarantee of payment or promise of covered benefits. We encourage you to contact your insurance carrier to learn about your coverage and its limitations.

SURGERY PAYMENT OPTIONS

- 1. Self-pay Patients Only:** A 10% discount is given when payment is made in full on the day of treatment via cash, check, debit card, or major credit card (Visa, MasterCard, American Express, and Discover).
- 2. In-Network Insurance:** We require collection of your estimated portion (depending on the policy) when surgical charges are incurred. Yearly maximum benefit limits and deductibles will apply. Your insurance may have benefit limitations that do not cover the cost of some treatments, these costs will be the responsibility of the patient/guarantor.
- 3. Out-of-Network Insurance:** We require collection of your estimated portion (depending on your policy) when surgical charges are incurred. Yearly benefit maximums and deductibles will apply. Please know benefits are based upon the terms and conditions of your insurance contract between your employer and the insurance company. Your insurance may have benefit limitations that do not cover all of the cost of some treatments. Those costs will be the responsibility of the patient/guarantor.
- 4. Surgery Deposit:** We require half of your portion paid at the time your surgery appointment is scheduled.
- 5. Medicare, Medicaid, Tricare/Champus, and ChampVA:** Patients with this insurance will be considered self-pay
- 6. Payment Plan:** We offer a payment plan through CareCredit. Upon credit approval you may choose from several no interest and low interest payment options. Please feel free to contact our office or go to www.carecredit.com for more information. The application can be processed at your pre-operative exam or a minimum of one week prior to your surgery.
- 7. Past Due Accounts:** Any balance remaining 90 days after date of service, regardless of pending insurance, is the patient/guarantor's responsibility.
- 8. Third Party Litigation:** Litigation (lawsuits) can sometimes take years to settle. We do not bill attorneys for charges incurred for motor vehicle related injuries or injuries incurred in accident where third party is involved. We will provide your attorney with necessary medical records to settle your claim. The patient/guarantor will be considered self-pay.
- 9. Failed Appointments: If you fail to show for your appointment or cancel it within 24 hours of your scheduled time a fee may be charged.**

***I have read and understand Oral & Facial Surgery Center's financial policy**

Signature of Patient / Guardian

Date