### WELCOME to HURST FAMILY DENTAL!

We realize you have many choices for your dental care and do appreciate you choosing our office for your dental needs. We at *Hurst Family Dental* are committed to providing you with the highest quality, state of the art dentistry, in a comprehensive, compassionate and cost effective manner. Please take a moment to read our policies and ask any questions you might have.

# **INITIAL VISIT/X-RAYS**

- Your initial visit, including emergencies will consist of a comprehensive oral evaluation and complete series of x-rays (including a panoramic film.)
- X-rays are taken at regular intervals (i.e. bitewing x-rays are taken every 6 months, panoramic film taken every 5 years). Most insurance companies have frequency limitations regarding x-rays. If at any time your insurance denies the x-rays you are responsible for the unpaid amount.
- X-rays are necessary in the diagnosis and treatment of patients. Refusal to allow all necessary x-rays to be taken may result in the doctor/hygienist refusing to perform treatment.
- A digital photo will be taken of every patient as a means of identification. Refusal to allow the photo to be taken will result in our refusal to treat you.

# **GENERAL INFORMATION**

- Insurance is a benefit to help defray the cost of your treatment and is a contract between you, your employer and the insurance company. As a courtesy, we will bill your insurance for any services rendered, if you provide us with the necessary information.
- Although our staff will assist you whenever possible, you are expected to know and understand the exclusions, limitations, maximums and specifics about your insurance.
- The treatment we recommend will always be based on your individual needs not your insurance coverage. We will discuss the diagnosis and any alternatives, total cost of treatment and what assistance you may expect from your dental insurance. Please understand that not all necessary services are covered by your insurance. We will gladly submit a pre-estimate if you wish.
- Only the patient is allowed in the treatment room. Parents/guardians/translators will be called back for the presentation of treatment only.
- Children under the age of 18 will need to be in the company of their parent or legal guardian who is able to take responsibility in consenting to the treatment plans presented. The parent or guardian must remain on the premises during treatment.
- Our staff makes every effort to confirm appointments one day prior to the scheduled appointment. However it is the patients responsibility to keep track of their appointment dates/times.
- Your medical histories and personal information will be updated annually.
- Due to the limited space in our waiting room, we respectfully ask that only the scheduled patient come to their appointments. We understand in the case of the elderly, translators and children this is not possible. Please however, keep additional people to those necessary.
- Any appointments failed or cancelled within a 24 hour period of the scheduled appt time will
  result in a \$25.00 charge unless your insurance policy states otherwise.
- Scheduling of patients will be limited to two family members in one day.
- The use of cell phones and pagers can be disruptive to other patients and the staff. Please turn them off during your visit.
- Any medication necessary for treatment will only be given or called in during regular business hours Monday through Friday, 8:00 am – 5:00 pm.
- There is a \$10.00 duplication fee to receive a copy of your x-rays. Please allow 48-hours to honor such a request.
- In the event that it becomes necessary I authorize Hurst Family Dental to obtain a copy of my credit report.

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• At any time that we discuss your diagnosis/treatment, financial obligations/responsibilities, medical history or any other protected information you may request the conversation take place in a more private setting. If this is your wish please make it known to a member of our staff.

#### PPO INSURANCE

We are a preferred provider to the following plans:

Blue Cross/Blue Shield of NV Ameritas

Delta Premier Unicare/Wellpoint

Delta Preferred Options Metlife United Concordia Liberty

Diversified Dental Preferred Dental

• Members of these plans are required to pay their applicable co-pays at the time services are rendered.

# **PRIVATE INSURANCE**

- We work with <u>all</u> private insurance companies.
- All co-pays quoted are estimates based on the information given to us by your insurance company. All co-pay's/deductibles are due at the time services are rendered.
- If we are unable to verify your benefits or eligibility prior to your appointment, payment is due in full at the time services are rendered.
- Most insurance companies will tell their participants what percentages they pay for certain procedures (i.e., 80 or 100%), but fail to explain that those percentages are based on a fee schedule or usual and customary fees and may be subject to certain limitations and/or annual maximums. We will attempt to estimate your portion as close to the actual amounts as possible, however, if we do not have a copy of your insurance plan's fee schedule, our calculations can only be estimates. Any difference in our fees and those of your insurance are your responsibility.
- I certify that I or my dependents have insurance coverage and assign directly to Hurst Family Dental all insurance benefits, if any, otherwise payable to me for services rendered. I authorize the use of the below signature on all insurance submissions.

# FINANCIAL POLICY/INFORMATION

- We accept local checks with a picture ID, Visa, MasterCard, American Express, Discover and cash. There is a \$25.00 charge for all returned checks.
- Regardless of insurance coverage the patient/responsible party is ultimately responsible for all services rendered. If the insurance payment has not been received within 60 days of the date of service, any balance remaining is due and payable in full and may be increased by a 1.5% monthly finance charge.
- The patient/responsible party agrees to pay any attorney's fees, collection fees and/or court costs that may be incurred to satisfy their obligation.

I have read and agree to the above.

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