

Financial Policy

Thank you for choosing Cedar Valley Dental as your dental provider. We realize you have a choice and welcome you and your family to our practice. In an effort to make dentistry more affordable for you, we participate in the following types of dental benefit programs.

Dental Discount Plans: These plans are reduced fee plans and payment in full is expected at the time of treatment. This is not insurance and no claims will be filed.

Dental Insurance: These are dental plans which Cedar Valley Dental is considered out of network. We work with most dental insurers. Carries vary, but we'll try to help you get the most benefit out of your particular policy. Please keep in mind you are responsible for your total obligation should your insurance benefits result in less coverage than anticipated you will be billed for the remaining balance. We do ask that you pay your portion at each visit. Because we are out of network or not contracted with your dental insurance, the responsibility for the balance due rests with the responsible party listed on your account.

PPO (Preferred Provider Organization): These dental plans are preferred providers or referral programs which entitle the participant to reduced fees according to their plans fee schedules and usually a discount on services not covered by the plan. These plans generally have a percentage of fees that are paid by the patient at the time treatment is rendered. Your dental claims will be submitted to your insurance carrier promptly, however, we do ask that you pay your portion at each visit. Some insurance carriers will pay for an alternative benefit on some procedures and the balance will be billed to the patient. An example of these procedures are composite (tooth colored) fillings being paid at amalgam (silver) rate or a porcelain crown being paid at the metal crown rate.

Claims are submitted promptly after treatment is rendered, and if not paid by the patient's insurance company by the 60th day after treatment is rendered, the total outstanding balance will be billed to the patient.

Payment Options:

Cash – includes money orders and personal checks

Credit Card – to include Visa, MasterCard and Discover

Citihealth – offers a separate line of credit to cover your family's dental needs.

- A credit line may be established and approval usually takes less than 10 minutes.
- Citihealth offers up to 18 months same as cash, interest free on dental services
- No annual or membership fee
- Monthly payments are required.

It is your Responsibility to pay for services at the time you receive them, regardless of any dental plan or insurance benefits you have. We will provide monthly statements on accounts that have a balance. Unpaid account balance greater than 61 days will be charged a finance charge of 1.75 per month (21% APR).

By signing below, I understand that I am financially responsible for all charges whether or not my insurance covers them. I hereby assign my insurance benefits to Cedar Valley Dental. I also authorize the doctor to release my insurance carrier and information required to process any claims(s).

Patient's Name: _____

Signature of Responsible Party: _____ Date: _____