

Financial Policy

Our primary mission at Dr. Westover's office is to deliver the best and most comprehensive dental care available. An important part of this mission is making the cost of optimal care as easy and manageable for our patients as possible.

Dental treatment is an excellent investment in an individual's well being, both medical and psychological. Financial considerations should not be an obstacle to obtaining this important health service. **Payment is due at the time service is rendered**, however, being sensitive to the fact that people have different needs of fulfilling their financial obligations, we are providing the following financial options:

1. **Cash** – includes money orders and personal checks.
2. **Visa/MasterCard/Discover** – we accept credit cards as payment for treatment.
3. **CareCredit®** – patient payment plans that allow you to pay over time with convenient low minimum monthly payments. With CareCredit, you enjoy these benefits: *
 - Flexible financing options
 - No annual fees or prepayment penalties
 - Quick and easy application
 - Receive a credit decision almost immediately
 - Start your recommended treatment immediately*
4. **In House Financing** -We cannot offer in house financing for a period longer than 3 months. If it is necessary to extend your payments for 3 months a credit card # and exact date for transaction will be required. These arrangements will be set up through our financial coordinator. After 60 days all accounts will be subject to a Monthly Finance Charge of 1.75% of the unpaid balance.
5. **Prepayment** – If you are not able to make payment in full within 3 months you may make payments in advance and then schedule your treatment when financial obligations can be met.

Appointments

We understand that occasionally a circumstance may arise which can cause a missed appointment, but it does leave a serious void in our schedule. A broken appointment is a loss to three people:

- the patient who missed the reserved time,
- the patient who could have used the doctor's or hygienist's time, and
- the doctor who was fully staffed and prepared for the appointment.

To be fair to all involved our policy on appointments that are either missed or cancelled without 48 hour notification is as follows:

First offense – Letter sent

Second offense – Fee of \$40 for one hour appointment scheduled
Fee \$75 for two hour appointment scheduled

Third offense – Same fees assessed and no longer privileged to prime time appointments. i.e. early morning and late afternoon.

Insurance Benefits

Insurance companies have different ways of determining the amount, which they pay for procedures according to your plans Fee Schedule. Our fees are approved through Oregon Dental Services(ODS). If you have any other dental insurance, your coverage may vary from our approved fees. Our practice will be happy to assist you in determining whether or not your insurance company will cover your dentistry. If your company does provide a benefit, our team will be happy to assist in filing your claim.

You will be responsible for all charges incurred, after 60 days all accounts being subject to a monthly Finance Charge of 1.75% of the unpaid balance.

We would be happy to discuss our charges and how they relate to your particular situation. Thank you for understanding our financial policy. Please let us know if you have any questions or concerns. I have read the Financial Policy and I understand and agree to this Financial Policy

Signature of Patient or Responsible Party

Date.