

Center for Contemporary Dentistry at Bown Crossing

3157 S. Bown Way Ste 200, Boise, ID 83706



FINANCIAL MENU

Making the healthcare you need comfortably affordable is our focus. We understand that fees exceeding \$500 may be difficult to pay at one time. We proudly offer the following financial options to our patients.

A) Prepay Discount (Pre-payment of the entire treatment plan at time of scheduling):

We offer a courtesy discount of 7% (Cash, Check, Credit Card) for payment of treatment exceeding \$1000 at the time of scheduling your first appointment (or within 24 hours of scheduling). We will happily assist you with insurance claims, making benefit reimbursement directly to you from your carrier.

B) Long Term Financing:

We have joined with several lending partners to bring you the most affordable payment plans possible. Payments will be made directly to the finance company. Opening an account is simple and takes about 15 minutes. We can assist you in choosing an interest-free short term plan, or long term plans which offer the lowest payment possible.

C) Short-Term Monthly Installments:

An in-office line of credit is available for qualifying patients, up to \$2000. A deposit of 30% of the total treatment estimate is required at the time of scheduling, with the balance being paid over no more than 3 months. Payments are handled through pre-authorized checking or credit card payments. No interest will be charged if the payment schedule is followed. We will happily file for insurance benefit reimbursement to be paid directly to our office.

D) Pay as You Go. You may choose to pay your obligation for each visit, *at* the visit.

***You may be entitled to a tax credit for medical expenses exceeding 7.5% adjusted gross income. Please check with your accountant to establish this threshold.**

FORMS of PAYMENT and BALANCES DUE

In order to facilitate access to the very best health care possible, you may choose from any of the following (including any combination thereof): **Cash, Visa, MasterCard, American Express, Discover, Money Order, Personal Checks,** or **Dental Fee Plan (see above)**. Balances over 60 days will incur a finance charge of 18% APR.

INSURANCE

It is our pleasure to assist you in maximizing your insurance benefit by completing your claim forms. If your carrier is up to date (in over 70% of the cases), the claims will be transmitted via computer modem before the end of the treatment day! As a courtesy, in addition to filing the claim, we will follow up on a claim if a problem arises.

The range of benefits depends solely on what your employer wishes to purchase. Some plans cover as little as 30% or as much as 100% of dental services, with most falling in the 40% to 80% range.

Some plans base the amount of benefit on a schedule of fees arbitrarily developed by insurance companies. For this reason, you may receive a lower percentage than the reimbursement level indicated in your dental plan. For example, if your plan states that it will pay 80% of the cost of a specific treatment, it means **80% of the fee arbitrarily determined by the insurance company** and not the actual fee charged by our office.

The **financial obligation for dental treatment is between you and our office**; the insurance company is **responsible to you, and not to our office**. We will attempt to estimate the insurance benefits and gladly accept that portion from the insurance carrier. This is only an estimate, because as stated above, we don't know the insurance companies arbitrary fees. If, for *any reason*, we have **not received** your insurance carrier's payment within 45 **days** following a claim, we will contact you for assistance and payment, which will be applied to your credit card after 60 days.