

# Lindsey Metcalf DDS PLLC

123 BROAD ST STE 1 | KERNERSVILLE NC, 27284 | (336) 993-4474

## FINANCIAL POLICY

Thank you for choosing Lindsey Metcalf DDS PLLC. Our primary mission is to deliver the best and most comprehensive dental care available. An important part of the mission is making the cost of optimal care as easy and manageable for our patients as possible by offering several payment options.

### Payment:

- Payment is expected at the time services are rendered, unless other arrangements have been made. This includes any co-payments or deductibles (amount not covered by insurance).
- Cash, check, MasterCard, Visa, American Express, Discover or CareCredit are accepted.
- We offer a 15% courtesy accounting adjustment for routine care (periodic exams, prophylaxis, fluoride treatment, routine x-rays, etc) and a 5% adjustment for minor restorative treatment (fillings and extractions) for patients who pay by one of the above methods on the date of service.
- Emergency Visits: If you are not an existing patient of record, payment in full is required at the time services are rendered. Dental insurance will be filed for your reimbursement.

### Insurance:

- We file most dental insurance plans. We ask that you provide the correct insurance information. Please familiarize yourself with your insurance plan, paying close attention to co-pays. Our staff will prepare the necessary forms for your dental benefits. However, we remind you that your specific policy is an agreement between you and your insurance company.
- Please know that you are responsible for your total obligation should your insurance benefits result in less coverage than anticipated. We do not render our services on the basis that insurance companies will pay all our fees. We base our treatment on what is best for you.
- In the event we do not receive payment from your insurance carrier within 90 days, you will be responsible for payment of your treatment fees and collection of your benefits directly from your insurance carrier.
- Those with BCBS of NC dental insurance are expected to pay in full at time of visit. BCBS of NC will send a reimbursement check directly to you.

### Please Note:

- There is a \$30 charge for returned checks.
- Overdue Accounts: Account balances that are over 60 days will be subject to a 1.5% service charge, with a minimum of \$1. Account balances over 90 days will be turned over to a third party collection agency to manage.

If you have any questions, please do not hesitate to ask. We are here to help you get the dentistry you want or need.

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I understand that financial responsibility for services provided for myself or dependents is mine and is due at the time services are rendered unless specific financial arrangements are made. I further understand that a finance charge and/or third part collection agency will be involved with past due balances.

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Patient, Parent or Guardian Signature

Date