

INSURANCE AND FINANCIAL OBLIGATIONS

As a courtesy and to help everyone financially, we file your insurance and accept insurance payments on your behalf. No matter how we try to learn your true insurance benefits, the fact remains that those benefits are an ESTIMATION of what those benefits are believed to be at that point in time. Even the reports from your insurance company sent to us while you are in this office come with a tag line saying that the estimations are "NOT a guarantee of benefits or a promise to pay." IF your own insurance company can't make a commitment on the amount they will pay, then it stands to reason that we cannot predict those benefits or payments accurately either. As a result, it is best for you to remember that the bill created in this office IS your bill. There is almost always a payment due from you for your dental treatment and it is very difficult to make certain of what that amount may be. As a result, we are digital and keep radiographs and even photos of your teeth in your digital file to help expedite and explain your treatment needs to your insurance company. Even then, insurance companies are best at collecting money and not paying money out for your claim.

Therefore, there is an agreement to pay: The undersigned accepts the fee charged as a lawful debt and promise to pay said fees as outlined above including the cost of collection attorney fees, and court costs if such be necessary, waiving now and forever the right to claim exemption under the constitution and laws of the State of Alabama, or any other state. Also, I understand that balances older than 30 days may be subject to interest charges of 1.5% per month and additional collection fees if needed.

Signature of Patient, Parent or Guardian:

Date
