

# CENTRE ORAL & FACIAL SURGERY, P.C.

## Financial Policy

Thank you for choosing us as your oral & maxillofacial surgery provider. We appreciate the opportunity to serve you and provide the following information to help you understand our office financial policy. We will address payment methods in more detail at your consultation appointment.

We require payment in full at the initial visit regardless of insurance coverage. As a courtesy, we will file a claim to your insurance company for your reimbursement (excluding Medicare and Medicare Replacement policies medical/dental plans).

### PAYMENT OPTIONS:

1. **Payments Accepted:** Cash, credit card and checks (excluding temporary checks).
2. **Insurance:** We are out of network with all medical and dental insurance plans. However, most plans do provide you with out of network coverage. Please bring your medical and dental cards/information to your consultation appointment.

We will file your insurance claim as a courtesy to you, or if you would rather file your own claim, we will provide you with the information needed for you to file (excluding Medicare and Medicare Replacement policies medical/dental plans).

An insurance plan is a contract between you and your insurance company; it is up to you to know what your insurance covers. Our office will attempt to contact your insurance company to obtain your benefits during your consultation visit. If you have questions concerning your coverage beyond what we are able to determine, please contact your insurance company directly.

Under certain circumstances, a pre-determination of benefits may be filed to your insurance company. If the pre-determination is approved, we will collect a portion of the surgical services *on day of surgery* (deductible, co-insurance, non-covered procedures and any charges not covered in full by your insurance). However, insurance companies do not guarantee benefits until a claim is filed and additional payment could be necessary.

3. **Extended Financing:** We offer extended financing through CareCredit. Please feel free to contact our office for more information. If you choose to utilize these services, please notify our office a minimum of two days prior to your surgery day.
4. **Service Charge:** Accounts are subject to monthly service charge *after 60 days, regardless of pending insurance.*
5. **Third-Party Litigation:** Litigation (lawsuits) can sometimes take years to settle. We do not bill attorneys for charges incurred for motor vehicle accident related injuries or injuries incurred in an accident where a third party is involved. The patient or parent/guardian is the party responsible for payment in full. If there is prior approval from auto insurance or medical insurance, then our office will bill to the appropriate insurance. We will provide your attorney with the necessary medical records to settle your claim.
6. Fees and terms are subject to change.