

## **FINANCIAL & INSURANCE ARRANGEMENTS**

Dear Patient:

We would like to thank you for choosing us to help you maintain your dental health. The following is an updated explanation of our insurance and financial arrangements. Dr. Herwig and his staff take pride in the relationship that is developed with each patient. Our goal is to offer quality and affordable dental care while maintaining a high level of administrative efficiency.

Payment for treatment is due at the time services are rendered, unless one of the options below has been arranged. There are a variety of payment options that are available to our patients. Insurance is a wonderful benefit, but it often delays treatment if pre-authorizations are required. Please understand that insurance is simply a pre-arranged financial reimbursement contract between you (or your employer) and the insurance company. The amount of benefit payment is based on that contract, not your actual dental needs. As your advocate, our concern is your dental health needs, which are not necessarily the same as your insurance benefits. Our staff will be available to assist you and answer any questions you may have.

1. We accept cash, check, MasterCard, Visa, and Discover.
2. We also offer a six month interest free payment plan through Wells Fargo.
3. We now offer a 5% cash incentive discount to patients that pay for estimated treatment, in full, prior to beginning restorative treatment over \$300.
4. We will continue to file insurance claims for services that are \$300 or above and we will always provide the paperwork necessary for our patients to file their claims that are below \$300. This helps us control administrative costs and payment delays, therefore, allowing us to keep dental care more affordable. We will also gladly send pre-authorization requests for proposed treatment as needed.
5. Patients that have a secondary insurance carrier will be provided with the necessary paperwork to file their claims after the primary carrier has paid.

Thank you,  
Dr. Herwig and staff