

Insurance and Financial Policy

At **Mark E. Walker DDS, PC**, we believe that you deserve the highest quality care so we always present you with the best dental solution possible. Each year we provide outstanding dental care to hundreds of patients. Some have dental benefits, but some don't. If you have dental benefits, congratulations! You are very fortunate. Here are some important things you should know:

Your dental benefits are based upon a contract made between your employer and an insurance company. **If you have any questions regarding your dental benefits, annual maximum, or deductible, please contact your employer or dental insurance company directly. Dental benefit plans are designed to assist members with their dental care fees to make the out-of-pocket portion more affordable. Dental plans do not cover all fees in full.**

We are in-network providers with most major dental insurance companies. Please ask us for detailed information regarding the dental plans we accept.

Estimates for your portion are based on the most up-to-date information we have, however they are ONLY ESTIMATES. To determine a more accurate fee, we can submit a "pre-treatment authorization" to your insurance company. Treatment will be delayed until a response is received.

Insurance companies often notify their members that dental fees are "above usual and customary." An insurance company determines their reimbursement level by surveying a geographical area, calculating the average fee, and then determines that 80% of the average fee is customary. Included in this survey are discounted dental clinics and managed care facilities, which have severely reduced dental fees that bring down the average. **Any doctor in private practice will have fees that insurance companies define as "higher than usual and customary."**

Insurance companies have set fee schedules for all procedures. For many procedures this is not an issue since we can still provide high quality treatment at a fair and reasonable fee. However, dental implants and cosmetic procedures carry greater costs. There may be additional charges for lab and material costs for these two areas of care.

We submit insurance claims as a courtesy. If your insurance company does not pay within 30 days, **Mark E. Walker DDS, PC** reserves the right to request payment in full from you, since the contract is between YOU and your insurance company. Our office is not and cannot be a part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

Mark E. Walker DDS, PC does require payment in full for your portion at the time of service. We accept MasterCard, Visa, Discover, cash, and checks (from patients with established payment history). If you are in need of an extended finance option, the Care Credit option is available. Care Credit offers a six month "same as cash" or longer terms with an interest bearing revolving charge designed to meet your treatment plan needs on approved credit. Ask one of the patient services staff for an application.

Broken Appointments: Your appointment time is reserved especially for you and we strongly encourage all patients to keep their appointments. If it is necessary to change your appointment, we require at least one business day notice (a minimum 24- hour notice) to avoid a minimum \$75 per hour cancellation fee.

After Hours/Weekend Emergencies: In the event of an emergency after regular business hours, a \$125 emergency fee will be charged for established patients in addition to the necessary treatment fees. A \$195 emergency fee will be charged for patients who are not established in the practice.

Duplication of x-rays: There is a minimum charge of \$25 per family member for the duplication of x-rays for another dental office.

We welcome you to Mark Walker Family Dentistry and look forward to helping you get the healthy, beautiful smile you've always wanted. If there is anything we can do to make your visits here more pleasant, please don't hesitate to ask one of our staff members.

Print Name: _____

Signature: _____