

Infant Frenectomy Financial Policy

Patients who do not have dental insurance at the time of service are still obligated to pay for services. Our regular fee for a frenectomy release is \$650, consultation fee is \$150. Two or more frenectomies and a consultation fee total is \$1,450.

If the patient has been added to your dental insurance plan later on, as a courtesy we can try to bill your insurance as long as the effective date is prior to the date of service. Once we have received payment from your insurance company, you will receive a refund from our office. Please be advised that the refund amount is almost never the full amount of your original payment. Your actual refund depends on your insurance co-payments and deductible, which is your responsibility.

Please be aware that we are in-network with many different insurance companies and each insurance plan and coverage percentages can vary from person to person. Your insurance policy is an agreement between you and your insurance company and it is your responsibility to pay for any balance not covered or paid by your insurance. If you have any questions regarding your dental insurance plan, you may contact your dental insurance company.

Further explanations, examples, and details below:

CONTRACTED INUSRANCE billing: If we are contracted ("in network") with your insurance then we will accept their fees. Depending on your group coverage our contracted fees will vary. For example, if the In Network Delta Dental Plan you are on allows \$499.00 at 80% coverage per frenectomy site then that is what we will accept and make any adjustments needed. The details of this example are as follows: from our private fee of \$650.00, we will adjust off \$151.00 down to the contracted fee of \$499; the insurance may pay \$399.20 (80% of \$499), in which case your 20% portion will be \$99.80 **per frenectomy procedure, plus any deductibles that apply.**

NOT CONTRACTED INSURANCE billing: If we are NOT contracted with your insurance plan then our fees will not be adjusted. In this SECOND example: With our fee of \$650.00 per frenectomy site, and your insurance fee of \$361.00 per frenectomy site at 80% coverage: this may mean they pay \$288.80 for the frenectomy site, which leaves a difference of \$361.20 **per site** that would be your responsibility to pay out of pocket PLUS any deductibles that apply.

REFUND CHECKS: If at the time of your visit no insurance coverage is available and becomes available after you have already paid we will be glad to bill them for you. IF and WHEN the insurance pays their portion we will process any needed adjustments and send a refund check out to you within 30 days of us receiving the check from the insurance company.

I understand and have received a copy the Infant Frenectomy Financial Policy,

Print Name: _____

Signature: _____