

High River Dental Centre
Account and Payment Policy

Cancellation Policy

24 hours notice is required for cancellation of all appointments except under special circumstances. A \$50.00 cancellation fee may be charged if special circumstances do not apply.

Payment

Payment is due on the date of service we accept; Visa, MasterCard, American express, Debit and Cash. Any payment plans must be discussed with the administrator prior to treatment and a valid credit card must be left on file.

Personal Insurance Coverage

Our fee schedule is based on the Alberta Dental Association 1997 fee schedule with inflationary adjustments.

Individual insurance policies vary in regards to personal coverage and fee schedule guidelines. **It is the patient's responsibility for all knowledge regarding their personal coverage.** Pre-authorization's for specific dental services will be sent to the insurance carrier when requested by the patient.

For patients in good standing, with the exception of non-residents, patients with out-of-province insurance, or Quikcard insurance, this office will accept assignment of benefits from our patients' insurance carriers for dental services provided.

Non-residents, patients with out-of-province insurance, or any others listed above must provide full payment for each appointment on the date of the appointment. A claim will be processed for those individuals so that they may receive reimbursement from their insurance carrier.

Most insurance claims are now sent electronically, not requiring a patient's signature. For those claims that cannot be sent electronically, it is the patient's responsibility to ensure all paperwork is completed and signed.

The patient portion owing on the claim must be paid on the date of the appointment when the insurance carrier provides that information on an electronic claim response.

When an electronic claim does not provide the patient portion owing on the claim or, if a claim cannot be sent electronically, the following will apply:

1. The patient portion owing will be estimated at 20% of all claims generally considered "basic" and is payable on the date of the appointment.
2. The patient portion owing will be estimated at 50% of all claims generally considered "major" and is payable on the date of the appointment.

Special Circumstances

Our foremost concern is the dental health of all of our patients. Special financial arrangements can be made with our Business Administrator, if a payment plan is required all arrangements must be made prior to the commencement of your treatment.

All insurance payments must be provided within 45 days. If the insurance carrier does not provide payment within 45 days, the patient is responsible for the payment and must seek reimbursement from their insurance carrier.

Patients who do not have insurance coverage or who have insurance carriers who do not honor assignment, must provide full payment on the date of the appointment.

I have read and understand all of the above terms and conditions.

Date: _____

(Patient/Parent or Guardian signature)