



Michael G. Stevens, D.D.S.

## FINANCIAL POLICY

Payment is expected each time service is rendered.

If full payment cannot be made, special arrangements must be made with the office manager in advance of treatment.

If you have insurance, we will gladly accept payment from your insurance company, however, you are expected to pay the deductible and non-insured portion at each appointment. We will give you an estimate of what we expect your portion to be. Please remember, **this is only an estimate!** Your insurance company may pay less than expected because of the contract with your employer. **THE FINAL RESPONSIBILITY FOR PAYMENT IS YOURS.** We will file claims with your insurance company and handle any questions that may come up on your behalf.

If you have DELTA DENTAL insurance or BLUE CROSS BLUE SHIELD, your insurance company will reimburse you directly as Dr. Stevens is not a contracted provider. You will be asked to pay 100% of the charge at the time of service. We will gladly file your insurance claim and payment will be sent directly to you.

We accept VISA, Mastercard, Discover, and American Express credit cards, as well as checks and cash. We offer 6 month financing through American General and CareCredit. Please see the office manager if you are interested. We cannot carry your insurance balance more than 60 days. After that time, the amount not paid will become your responsibility. You will be expected to clear your account of any outstanding balance, although we will still assist you in dealing with the insurance company.

We realize that temporary financial problems may affect timely payment of your account. If such problems do arise, we ask that you contact us promptly for assistance in the management of your account.

If you have any question about the above information or any uncertainty regarding insurance coverage, please do not hesitate to ask. We are here to help you.