



Heritage
Family Dental, P.C.

ABOUT YOUR DENTAL INSURANCE

We are committed to providing you with the best possible care. If you have dental insurance, we work diligently to help you maximize your insurance benefits. In order to achieve this goal, we help you navigate the specifics of your plan. It is extremely important to understand there are limitations and exclusions of all insurance plans, their benefits, and coverage.

Payment of your copay, deductible, or patient fees is due at the time services are provided. We accept cash and personal checks, as well as most major credit cards and CareCredit financing. All insurance benefits are assigned to the Doctor, unless services are paid in full the day of treatment.

We will gladly discuss your proposed treatment and answer any questions relating to your insurance. You must realize, however, that:

- Your insurance is a contract between you, your employer, and the insurance company. We are not a party to that contract.
- Most insurance companies have a deductible that must be met before the company will pay their portion. If you have not met your deductible for the year, you are responsible for any charges until the deductible is met. Even after the deductible is met, most companies will only pay a percentage (such as 50% or 80%) up to a maximum yearly allowance. Any amount above this allowance is the patient's responsibility.
- Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover.
- Pre-determination requests can be submitted to your insurance to determine if a particular procedure is covered by your plan and its expected fee/benefit coverage. Insurance companies will send pre-determination decisions within 4 weeks, however an approval does **NOT** necessarily guarantee coverage of the procedure upon its completion.
- Any services performed that are NOT covered by insurance is the patient's financial responsibility. ***Fees of non-covered services are based on the usual and customary office fees, unless otherwise dictated by your insurance plan.***

We must emphasize that as a dental care provider, our relationship is with you, not your insurance company. ***While the filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility on the day services are provided.*** If you prefer to file your claims on your own, we will be happy to help you process your insurance claim for your reimbursement. Any such request must be accompanied by a completed insurance form at each visit.

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

I understand and agree that, (regardless of my insurance status); I am ultimately responsible for the balance of my account for any professional services provided. I have read and understand the above information.



Appointment Policy

We understand your time is very important and respect your commitment to continued dental health. Our goal is to schedule your appointments and make each visit with us as convenient, efficient, and timely as possible.

In order for us to better serve you, your personal needs, and the needs of our other patients, we require your acknowledgement and understanding regarding our "Appointment Policy."

Scheduling and Reminder Calls

We ask for courtesy to the Doctor/Hygienist and our other patients that you keep your scheduled appointment. It is very important that the date and time you choose is one that you will be able to attend as your appointment time is reserved especially for you. If you are unable to attend your scheduled appointment, please call us as soon as possible so we can offer that day and time to another patient in need.

We have an automated text and email system that will attempt to contact you well in advance of your appointment. If you do not confirm through our automated system, we will make a reminder call between 1 and 2 business days in advance to confirm your appointment. If we are unable to personally speak with you, we will leave a message for you to call us back. A return phone call at least the day prior to your appointment is required to reserve your scheduled appointment. Any voicemail messages left after hours to cancel, change, or confirm appointments must be left at least 48 hours prior to your scheduled appointment.

If we do not receive a confirmation, we may not be able to see you as originally scheduled as we will offer this time to another patient in need.

Repeated cancellations or missed appointments will prevent us from extending you the privilege of scheduling appointments in advance.

Missed and Late Appointments

Patients that miss their scheduled appointments, provide less than 1 business day cancellation notice, or arrive more than 15 minutes late will be assessed a ***\$50 missed/late appointment fee.***

If two missed appointments occur within 30 days, patients will not be allowed to schedule future appointments. Patients may call and be scheduled for the same day if the Doctor/Hygienist has scheduling availability.

If a third missed appointment occurs, regardless of the time interval between appointments, patients may not be allowed to schedule future appointments or may have the doctor-patient relationship terminated as determined by the Doctor.

We understand unforeseen events can prevent you from being able to provide a 24 business hour notice, however a \$50 missed/late appointment fee will still be assessed to your account since instruments, chairs, and personnel are reserved exclusively for your appointment.



Comprehensive Care Philosophy

At Heritage Family Dental, we want you to enjoy the best dental health possible. In order for us to provide this benefit to you, we require your commitment to work with our dental team in developing a treatment plan.

A treatment plan is a “road map” that guides us through the complex process of achieving optimum dental health. This plan is variable among people and may change over time depending upon your personal needs, desires, and changes in your oral health. Despite the vast number of dental conditions that exist, all comprehensive treatment plans have some common elements and priority sequencing.

Disease Control and Elimination Phase

This phase of treatment focuses on eliminating or controlling diseases of the mouth to halt deterioration. Commonly, patients will come to a dental office because of pain caused by cavities or infection. This phase focuses on treating cavities (by placing fillings), eliminating infection (by root canal or tooth removal), and managing gum health (by dental cleanings or deep cleanings).

Restorative Phase

This phase of treatment focuses on restoring the function and/or form of the teeth and mouth caused by the destructive disease processes. Common treatments during this phase include prosthesis fabrication (implants, bridges, partials, and dentures) to replace missing teeth and crowns to protect teeth.

Cosmetic Phase

Oftentimes, this phase occurs in conjunction with the restorative phase. This phase focuses on altering non-ideal teeth or configurations to be more esthetic and appealing to the patient. Common cosmetic procedures include veneers and tooth space closing (by braces or bonding).

Maintenance Phase

Once you have completed treatment, your relationship with Heritage Family Dental is not complete. The Maintenance Phase focuses on keeping your dental work in functioning order (through six month exams), maintaining health (by cleanings), and screening for oral cancer at each exam.

Failure to develop and commit to a comprehensive treatment plan can lead to many issues and problems. A patient that seeks the dentist only for **“EMERGENCY”** treatment (ie. *“I only want the tooth that hurts fixed”*) or **“Insurance Only”** treatment (ie. *“I only want to do what my insurance covers”*), cannot adequately manage or eliminate oral disease without deterioration over time. These diseases can progress leading to extensive damage that could have been treated earlier with less invasive (and less costly) procedures or avoided altogether.

At Heritage Family Dental, we provide comprehensive care through a detailed treatment plan. We understand that sometimes emergency issues can develop unexpectedly and we encourage you to visit us as soon as possible.



Financial Policy

Our goal is to provide you with the highest quality of dental care possible and to have a clear communication of our financial policy.

Payment of fees for services provided at our office is required at the time of your visit.

In addition to cash and personal checks, we accept most major credit cards and CareCredit[®] financing. For treatment involving fees of \$500 or more, special financing arrangements may be considered.

For minor patients, the parent/guardian requesting and authorizing treatment for the minor is responsible for payment of all fees incurred during the evaluation and treatment of that child.

We understand unforeseen events can prevent you from being able to provide a 24 business hour notice, however a **\$50 missed/late appointment fee** will still be assessed to your account since instruments, chairs, and personnel are reserved exclusively for your appointment.

A pre-determination letter will be submitted to your insurance prior to beginning any major dental work (crowns, bridges, implants, partial dentures, and complete dentures). We will start treatment only after we have received a response from your insurance carrier regarding coverage and estimation of treatment fees. This process may take up to 4 weeks or more.

* You may opt to start treatment **BEFORE** we receive the insurance pre-determination, however *you will be responsible for payment of the service in full* at the time we start treatment. Any insurance benefit for this procedure will be credited back to the patient upon receipt from the insurance company.

* A pre-determination approval **DOES NOT** guarantee your insurance will pay for the procedure upon submission after the completion of your treatment.

Treatment fees are **ESTIMATES ONLY**, and are valid for thirty (30) days from the date planned, and are subject to revision. Treatment could be altered if your dental needs change. The patient would be notified of any change(s) in treatment.

The estimated insurance benefit amount is an **ESTIMATE ONLY**. The patient is responsible for insurance claims not paid within 45 days of service and will be reimbursed when the insurance company pays.

For crowns, bridges, implants, and extractions, the full patient portion fees are due no later than the day of treatment.

For full and partial dentures, 50% of the patient portion fees are due on the day of final impressions. The remaining 50% of the fees are due prior to delivery of the final product.

Excessive delay of treatment, delivery of the final product, failure to follow prescribed maintenance plans, and/or missed appointments can result in further treatment for the involved teeth, supporting tissues, adjacent and opposing teeth, muscles or joints and will be based on the current fee.

Any balance over 45 days will be subject to a 1 ½ % per month (18%) per annum late fee and the patient may be liable for any attorney fees incurred in the collection of the delinquent balance.

Failure to pay your patient fees and keep your account current can result in termination of the Doctor-Patient relationship.



Heritage
Family Dental, P.C.

Heritage Family Dental Privacy Notice

This notice describes how medical/dental information about you may be used and disclosed and how you can get access to this information. Please read it carefully.

We understand that the privacy of your personal information is important to you. As your Dental office, we believe your right to privacy is a fundamental part of your treatment; as such, we want you to understand our privacy practices and procedures. Should you have any questions regarding these policies please do not hesitate to call the office at 812-476-3002.

Information We Collect About You

We collect personal information about you and your family as part of our new patient process, during the course of your care, and from other health care entities you utilize such as, other Dentists and specialists, imaging facilities, laboratories and your insurance company. This personal information includes items such as your name, address, phone number, birth date, social security number, employer, health history, insurance policy and coverage information and any information you provide.

During the course of your treatment we will collect Dental information regarding diagnosis, treatment plans, progress and any test results or films.

How Your Information Is Used

The personal and health information gathered may be used and disclosed with your general consent for purposes of treatment, payment, or routine healthcare operations. This means we may send your information to other Dentists or facilities involved in your treatment as well as to your insurance company or a collection agency to obtain payment. Any other uses of your information require a signed authorization by you, the patient or guardian and can be revoked in at any time with a written request. Heritage Family Dental does not sell patient information to marketing or pharmaceutical companies. In certain cases of public health interest we may be required to disclose certain information to local, state or national health organizations or government agencies.

We may contact you to provide appointment reminders or information about treatment.

Safeguarding Your Personal and Health Information

We are required by law to (1) make sure that medical information that identifies you is kept private (2) provide you with our privacy policy (3) follow the terms laid out in the privacy policy. As a means of protecting your privacy, we restrict access to your personal and health information to only those employees who require the information to complete their jobs and provide quality service to you.

Heritage Family Dental maintains physical, electronic and procedural safeguards to comply with state and federal regulations that guard your personal and health information. If you feel your privacy has been violated you have the right to file a complaint with the Department of Health and Human Services. The complaint in no way influences your course of treatment with Heritage Family Dental.

Changes to Our Privacy Policy

All new patients will review a copy of our privacy policy. Heritage Family Dental occasionally reviews its privacy policy and reserves the right to amend it. Notification of changes will be available at the front desk prior to the effective date of any changes.

Your Right to Restrict Use of Information

You have the right to request restrictions to our uses or disclosures of your personal or health information, although we are not required to agree to those restrictions. Once your request has been processed it will remain in effect until you request a change.