



**Broadway Park Dental
Ryan M. Payne D.M.D., PC
1975 S Broadway Ave
Boise ID 83706**

OUR FINANCIAL POLICY

Thank you for choosing us as your dental care provider. Our office is committed to providing you with the best possible care. Please understand that payment of your bill is considered as part of your treatment. Your clear understanding of our financial policy is important to our professional relationship.

INSURANCE

If you have dental insurance, as a courtesy to you, we will file your claims with your insurance company. We will try to answer any questions that you may have about your insurance; however, we must emphasize that as a dental care provider, our relationship is with you – not your insurance company. Your policy is a contract between you, your employer and the insurance carrier. It is your responsibility to understand your basic policy coverage, limitations and maximums. *We will estimate all deductibles and copayments for treatment and they will be due at each visit.* All charges are your responsibility whether your insurance company pays or not. Not all services are covered benefits in all contracts. If the insurance company does not pay the contracted benefit within 45 days, we ask that you contact the carrier for expedited payment.

FINANCIAL

Payment is due at the time of service. We accept cash, debit or credit cards including Visa, MasterCard, Discover and our outside financing plan, CareCredit, for patients who wish to make monthly payments. Applications are available upon request. We offer a Senior discount of 10% for patients without insurance age 60 and older. A 5% discount for Cash payments will be extended to patients without insurance for treatment in excess of \$300, if paid in full before or on the treatment date. In accordance with the Federal Truth-in-Lending Act, any balance older than 90 days will be subject to a finance charge of 1½% per month, or 18% APR. The parent that accompanies the minor child/children to the appointment is responsible for any payment due. Returned checks will be subject to a \$25 reprocessing fee.

APPOINTMENTS

Once an appointment has been made, that time is reserved specifically for you. We do not double book the Doctor or Hygienist. *A 48-hour notice is requested if you are unable to keep your scheduled appointment.* Appointments are confirmed by phone whenever possible. If we are unable to reach you, we trust that you will keep your appointment. We reserve the right to charge a fee for a missed appointment.

If you have any questions regarding our financial policy, please do not hesitate to ask us. We are here to help you!

I understand and agree that regardless of my insurance, I am ultimately responsible for the balance on my account for any professional services received. I have read the information above and agree to the stated policy.

Signature (Parent/Guardian if Minor)

Date