



## Southern Rivers Dental Financial Policy

We are blessed to have you as a part of our Southern Rivers Dental family. We are devoted to delivering exceptional dental quality and patient care. With the many changes in this world, we are implementing open communication with our Southern Rivers Dental family and would like to update you on our financial policies. We never want a financial obstacle to be the reason you sacrifice your dental health.

In order to serve our patients to the best of our abilities, Southern Rivers Dental will file all private care insurance plans. These are plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for our services. This means we work with thousands of insurance companies to better serve our community. Since we file insurance claims for you, we do our best to give an estimate of treatment cost based on the history of payments by your plan. We ask that you pay your co-payment, which is the **estimated** amount not covered by your insurance provider. Traditionally co-payments are due on treatments needed beyond basic cleanings and exams (i.e. fillings, crowns, extractions).

Dental insurance is a patient benefit provided by their employer and the contract lies between the patient, employer and the insurance company. Southern Rivers Dental is not a party to that contract. By law, in Georgia, insurance companies are required to provide payment within fifteen days of receiving a claim. Southern Rivers Dental will file your claim the day of service as a courtesy for you. We will fully cooperate with the regulations and requests of your insurance provider that may assist in the claim. Once your insurance provider has paid their portion, Southern Rivers Dental will send a statement to you for any remaining balance. If your insurance provider has not submitted payment within thirty days, any unpaid balance becomes the patient's responsibility. It is the patient's responsibility to follow up on outstanding insurance claims. If your insurance provider pays you directly, then you are responsible for your invoice in full.

We offer payment methods that include: cash, check, American Express, Visa, Mastercard, Discover and CareCredit. Any returned checks will be subject to additional fees. We offer payment plan options through CareCredit. CareCredit enables you to finance one hundred percent of your needed dental treatment with no money down, no interest, no upfront costs and no repayment penalties. This service can be used for your entire family for any ongoing treatment without having to reapply. CareCredit offers many options based on a wide variety of treatments or procedures. If you have any questions regarding CareCredit, please check out their website at [www.CareCredit.com](http://www.CareCredit.com) or give them a call 1-800-839-9078.



### **Cancellation and Late Policy**

Southern Rivers Dental wants to ensure that every patient is honored. Time is a valuable asset in life and we do not take that for granted. We do our best to accommodate our schedule and ask that your appointment time be respected. We ask that if you need to cancel your appointment, please allow a twenty-four hour notice. We understand that emergencies happen and will always work with you to ensure you get the care that you need. Habitual missed appointments will result in a seventy five dollar fee charged to the patient's account. This will have to be paid before additional dental services are rendered. Southern Rivers Dental does reserve the right to dismiss any patient that constantly neglects to present for confirmed scheduled appointments. We ask that you arrive at least ten minutes before your given appointment time. If you are going to be late, please call the office to see if your appointment time can be accommodated or if we will need to reschedule for another time or date.

Southern Rivers Dental is honored to have you as a part of our family. We welcome any questions you may have regarding your care or our policies. Southern Rivers Dental will not compromise on our standards, and thus it is imperative to adhere to these policies. It is our pleasure to serve you.