

Gardner Wade DDS, LLC

Cosmetic and Family Dentistry

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Insurance and Financial Policy

At Gardner Wade DDS, LLC, we believe that you deserve the best care. That is why we always present you with the best dental solution possible to treat your personal situation. Each year we provide outstanding dental care to many patients. Some have dental benefits, but some do not. If you have dental benefits, congratulations! You are very fortunate. Here are some important things that you should know:

- Your dental benefits are based upon a contract made between your employer and an insurance company. **If you have any questions regarding your dental benefits, please contact your employer or insurance company directly. Dental benefit plans will never pay for completion of your dental care. It is only meant to assist you.**
- We currently accept all private care insurance plans (plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for service), but are only **in network with Delta Dental Premier**. This means that we work with literally thousands of companies. Although we can maintain computerized histories of payment by a given company, they do change; therefore, it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is **ONLY AN ESTIMATE**. If you would like to know your insurance benefit, we will be happy to file a "pre-treatment authorization" with your insurance company prior to treatment. Keep in mind this is not a guarantee of coverage. This does delay treatment but will give you the exact out of pocket figures that you may require.
- Your insurance company may try to confuse you by claiming fees or procedures are not "customary." This is their method of saying that they will not pay beyond arbitrary limits set in your policy. For instance, your insurance policy may state that it covers 80% of "reasonable and customary" fees. This does not mean you will receive 80% of your doctor's fees. This statement means you will receive 80% of an arbitrary amount set by your insurance company so they continue to make a profit.
- We will bill your insurance as a courtesy. If insurance does not pay within 90 days, **Gardner Wade DDS, LLC** reserves the right to request payment in full for services from you and let you collect the insurance funds due to you. This is rare but it is important that you recognize the insurance you have is a legal contract between YOU and your insurance company. Our office is not, and cannot be, part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.
- **Gardner Wade DDS, LLC** reserves the right to place patients in collections for payment in full plus \$14.00 collection charge after 60 days or two payment requests.
- **Gardner Wade DDS, LLC** does require payment in full for your portion at the time of service. We accept MasterCard, Visa, American Express, Discover, cash, and checks (for existing patients with established payment history). **We do not accept checks for over \$500.00 for any patient.** If you are in need of an extended finance option, we also work with CareCredit, which offers 3, 6, or 12 month "same as cash".
- A specific amount of time is reserved especially for you and we strongly encourage all patients to keep their appointments. If you must change your appointment, we require **at least 24 hour** notice to avoid a **\$35/hour cancellation fee** (emergencies are an exception).
- In the event of an emergency after regular business hours, a **\$55 emergency fee** will be charged for established patients in addition to the necessary treatment fees. Patients who are not established in the practice will be charged a **\$125 after hours emergency fee.**

I agree with the above conditions.

Print Name: _____ Date: _____

Patient/Parent Signature: _____