

FINANCIAL AND INSURANCE AGREEMENTS

Payment in full for all charges is required at the time of the visit unless prior arrangements have been made.

The patient is ultimately responsible for the payment in full of their account, not the insurance company. We do, however, file dental insurance claims as a courtesy to our patients. We can only make estimates regarding your insurance benefits based on the information provided by you and the insurance company. In the event your insurance company does not pay as much as expected, the remaining balance is due and payable immediately by you, the patient.

Our practice understands that patients rely on their dental insurance plan to help with the costs of dental services. We agree to use the current and appropriate ADA codes for billing insurance companies and to honestly report dates of service. We agree to bill the insurance company within 24 hours of the service rendered. Please understand that our follow up processes are limited only to rebilling insurance companies.

Your insurance is between you, your employer and the insurance company. We are not a party to that contract. Our fees are generally considered to fall within the acceptable range by most companies and therefore are covered up to the maximum allowance determined by each carrier. This applies to companies who pay a percentage or the usual, customary and reasonable fees for this region. This statement does not apply to companies who reimburse based on arbitrary schedule of fees, which bears NO relationship to the current standard and cost of care in the area. MOST IMPORTANTLY... Not all services are covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover.

It is a good Idea to thoroughly review your insurance manual to understand your coverage.

All delinquent accounts (30 days or older) are subject to a reasonable service charges and/or legal interest rates. In the event your account is turned over to a collection agency for non-payment or other delinquency, you will be responsible for payment of any collection costs (30%) and/or attorney fees in addition to the balanced owed. Any account turned over to collections forfeits any past discounts. All discounts will be reversed and you will be responsible for the original balance.

For your convenience, we accept cash VISA, MasterCard, American Express, Discover and personal checks.

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