

## **Financial Policy and Important Information Regarding Your Dental Insurance**

*At Hulse Dental, we like our patients to be informed of our office financial policy. We are committed to providing you with the best possible care. If you have dental insurance, we will work hard to help you receive your maximum allowable benefits. In order to achieve these goals, we need your assistance and your understanding of our financial policy.*

*Payment for services is due at the time services are rendered unless payment arrangements have been approved in advance by a Hulse Dental team member. We accept cash, personal check, Mastercard, Visa, Discover, American Express and Debit Cards. You can also pay online on our website [www.HulseDental.com](http://www.HulseDental.com) Returned checks and outstanding balances older than 60 days may be subject to additional collection fee and finance charges at the rate of 1.5% monthly (18% annually). Charges may also be made for broken appointments and appointments cancelled without 24 hours notice.*

*If you have dental insurance, you must bring or email proof of insurance (front & **back** of your dental insurance card) and we will be happy to submit your insurance claims for you. We want you to be aware of the following:*

- 1. Your insurance is a contract between you, your employer, and the insurance company. We are not a part of the contract.*
- 2. We cannot render services on the assumption the charges will be paid for by your insurance company. All charges are your responsibility from the date services are rendered.*
- 3. Not all services are covered benefits in all contracts. Some insurance companies and the employer arbitrarily select certain services they will not cover.*
- 4. Remember, please update the Hulse Dental team regarding any changes to your insurance policy and coverage, so that we may process your claim in a timely manner.*

*You may direct the insurance company to pay their share of the cost directly to our office (Assignment of Benefits). Often, we do not receive these payments until 30-60 days after being submitted for payment; therefore, we do ask that you pay your estimated share at the time treatment is rendered. Upon receipt of the insurance payment, we will reconcile your account and bill or refund any difference. If you have any questions, please contact Hulse Dental directly at 608.783.1306 or [KurtHulseDental@gmail.com](mailto:KurtHulseDental@gmail.com)*