



Patients with Dental Insurance: As a courtesy to you, our office will gladly submit dental claims on your behalf to your insurance carrier. We are able to bill to all traditional, indemnity insurance plans. We do not accept DMO, DPO, EPO, or HMO plans. Under these plans there is NO COVERAGE when treatment is rendered by a non-participating dentist. Please check your type of plan carefully. PATIENTS WITH DELTA DENTAL INSURANCE: Dr. Nyvold is a participating "PREMIERE" provider (not PPO). However, for all PPO plans, even though Dr. Nyvold is out-of-network, we are still able to bill your insurance and benefits are payable.

Payments: We accept cash, check, all major credit cards, and Care Credit. Your estimated portion is due at the time services are rendered, such as your annual deductible and/or percentage of the treatment not covered by insurance. Many factors are involved that determine the actual payment of benefits once submitted and processed by your insurance. Should a balance remain after insurance has paid on the claim, you will then be sent a statement. We will gladly request a pre-determination of benefit from your insurance provider if requested by you/the patient, prior to treatment being scheduled, however this is not a guarantee of payment by the insurance company. If a credit balance should result after insurance processes your claim, a refund will be promptly issued to you.

Past-Due Accounts: Any outstanding balance not received within 90 days after final payment by insurance has been made is considered "past due" and will result in a monthly finance charge of 1.5% MPR. If the amount remains unpaid, the account will be turned over for further collection action. If an account is turned over to a collection agency the account holder will be responsible for ALL chargers incurred through our office and any collection fees added to the outstanding portion of the account.

Patients without Dental Insurance: Payment in full is expected at the time services are rendered. If payment is made by cash or check we will provide a 5% discount. We are unable to provide this discount if payment is made with a credit card.

Broken/Missed Appointments: We require 24 hours' notice when cancelling or rescheduling an appointment. We do our best to keep our patients notified well in advance of their upcoming dental appointments via text and email and reserve the right to charge your account \$45 for last minute cancellations.

In the event that a check for payment is returned, a \$25 fee will be added to the account to cover any banking fees charged.

We are dedicated to patient care and value the relationships we have with our established patients. If you have any questions regarding our policies, please speak with Natalie.

By signing below I am acknowledging that I have read, fully understand, and accept the policies outlined above.

Patient Name (print): \_\_\_\_\_

Date: \_\_\_\_\_

Responsible

Party Signature: \_\_\_\_\_

Relationship to patient: \_\_\_\_\_