

Financial – Insurance - Appointment Policy

Sara J. Gotwalt, DMD, FAGD & John T. Gotwalt, DDS, MAGD

Financial – You, the responsible patient or party of the account, are responsible for all charges incurred on your account with our office. Payment is expected at time of service unless arrangements have been made prior to your appointments. We accept Visa, MasterCard, Discover, AMX, Care Credit, checks and cash. There is an annual interest rate of 18% added to past due accounts and a charge of \$35.00 for returned checks.

Insurance – Your insurance policy is a contract between you and your insurance company. As a courtesy, we will file your primary insurance claim for you at no charge. We will also file predetermination of benefits, submit x-rays/images as required by your insurance contract, and file appeals if/when necessary, all without additional fees. We are a non-participating provider of insurance, also listed as out of network, meaning we do not accept insurance payments as payment in full. Every patient is charged the same fees and receives the same quality care as the others in our practice. There are many variations and limitations of what an insurance company will cover in Lancaster County. Some Delta and United Concordia plans will not directly reimburse our office, allowing the payment to be made to the insured only. This payment system is also determined by the choices your employer chose for you. When an insurance company will pay our office directly we will bill your insurance company and then balance bill you for the remaining balance due not covered by the insurance. It is your responsibility to provide us with your correct insurance information in order for us to file your claim correctly and for you to receive your dental benefits. You must be an active patient with a good payment history to be billed for balances not covered by insurance; otherwise we will expect payment at your appointment.

Appointments – Our scheduling philosophy allows us to have time with all our patients. You are treated like family here and we value being part of your family too. Your appointment time is chosen by you. Please make a note of it on your calendar. As a courtesy we will confirm your appointment anywhere from a week to a day ahead of time. In order to do so it is important you keep us updated with your correct contact information. We understand that occasionally situations may arise which require you to reschedule your appointment. We do have the option to charge for any appointments failed or cancelled with less than 24hours notice. If you have charges incurred from any of these situations then the charges will need to be paid in full before you will be able to reschedule your appointment.

I have read and understand the above content.

Patient or Guardian _____ **Date** _____