

# Dr. Brittany Winn McKinley, DMD, PLLC 2200 EAST PARRISH AVENUE BLDG. C, STE. 102 OWENSBORO, KY 42303 (270) 926-3199

#### FINANCIAL OPTIONS AND AGREEMENT

Thank you for choosing us for optimal oral health care. We have found that our patients appreciate knowing exactly what to expect from us both from a philosophy aspect and a financial aspect. Therefore, we prefer to inform our patients of these before we begin any treatment..

<u>Financial Arrangements:</u> We offer the following methods of payment for services provided. This will allow us to focus on our specialty, providing you with superior customer service and optimal dentistry in a comfortable environment using up-to-date materials while keeping our fees as affordable as possible.

# Cash, Check, Discover, MasterCard & Visa are accepted Payment in full is due when services are performed unless financial arrangements have been made prior to treatment.

### 2. Dental Financing Plan

We have made arrangements with a company that will finance your dental work with approved credit. This will allow you to complete your dental work without delay, make no initial payment and have low monthly payments with interest free options. Application forms are available at the reception desk.

#### **Dental Insurance**

Most insurance companies will not cover 100% of all dental expenses. Your portion, not covered by insurance, is due at the time treatment is performed. Please understand that dental insurance is a contract between the patient and the insurance carrier, and not between the insurance carrier and the dentist. The patient is still the responsible party regarding dental fees. We will be glad to process your insurance forms at no charge.

#### **Dental Insurance Estimates**

Based on the information we have from your insurance company, we will ESTIMATE your portion of dental fees and payment will be due at the time of service. If there is a balance due after your insurance company pays their portion, you will be billed for any amount unpaid. You are responsible for any charges exceeding your benefits. Our office will assist in making collections from the insurance company by filing the necessary forms. However, our office cannot render services based on the assumption that charges will be paid by the insurance company.

## **Treatment Fee Estimates**

Dental treatment fees given are based on the treatment anticipated at the initial comprehensive examination. Some teeth may have hidden decay or fractures, affected nerves or other unanticipated conditions requiring more extensive dental treatment. In situations where additional charges are involved, we will explain the reason for additional treatment needed. Our financial coordinator will discuss the additional fees and financial arrangements involved.

PLEASE FEEL FREE TO CONTACT US IF YOU HAVE ANY QUESTIONS OR CONCERNS REGARDING DENTAL TREATMENT OR FINANCIAL ARRANGEMENTS.

I understand that I am fully responsible for all charges in	curred, regardless of insurance coverage
Signature of patient/responsible party	Date