

Financial Policy for M. Nader Sharifi, DDS, MS

Our primary goal is to ensure the cost of treatment is not a detriment limiting you from benefiting from the highest level of quality care you need and desire. We use the best materials available with the most cutting edge techniques to create the most optimal outcome with your dental restorations. This equation results in the longest lasting, most realistic results possible – though they do require slightly more time to achieve. Our fees are based on the high quality materials we use and the time required to perform the treatment you require. We make every effort to keep our costs down and maximize the value of your expenditures in our office.

In our office, we will strive to maximize your insurance benefits whenever available to assist you in completing your treatment. We will assist you with your benefit eligibility before treatment to help you calculate your costs and maximize your insurance. Ultimately you are responsible for payment regardless of any insurance company's arbitrary determination of their benefit limits. We will be sensitive to your financial circumstances and do everything possible to help you achieve oral health in our office.

Because the insurance policy is an agreement between you and the insurance company, we ask that all patients be directly responsible for their charges. Please know that we will do everything possible to see that you receive the full benefits of your policy by filing your claim the day of your appointment. Your insurance company will reimburse you directly in a timely manner. If there are any complications with your insurance company, we will assist you with any information you may need.

We will work with all insurance policies. Dental insurance is an employee benefit and is not expected to cover 100% of your expenses in any dental office. PPO dental insurance is a plan that negotiates reduced fees with certain dental offices in exchange for directing the policyholders to use these offices. Unfortunately, for the dental office to balance the reduced fee of the PPO plan, they will need to increase other fees or charge a higher fee – for the same procedure – to patients outside of the PPO plan. This creates an inequity where PPO plan patients pay less for the same procedure that non-PPO participants will have to pay. This is unfair. To prevent this unfairness, our office will continue to do our best to control our overall costs and maintain the best possible price for every patient in our office – regardless of insurance coverage. To that end, we do not participate in any PPO network insurance plans. Any of our patients who are in PPO networks will still obtain reimbursement benefits in our office. All PPO plans are required – by law – to provide benefits to their insured so they may select the dentist of their choice and not be restricted by an insurance policy. We will process PPO insurance claims like all others and request payment by the patient at the time of service with reimbursement from the insurance carrier in a timely fashion.

Payment for services is due at the time services are rendered unless prior arrangements have been made. We accept the following forms of payment: Cash, Check, Visa, MasterCard and Discover. In addition, we offer Lending Club and CareCredit, which are patient payment programs offering a full range of payment plans for any balance that you'd like to carry beyond treatment time. Some options are no interest and low interest while others have high interest. Ask our patient coordinator to help you navigate these options and how they can help you complete the treatment you require.

Checks that are returned to our office from your financial institution are subject to a \$35.00 returned check fee. This fee covers the bank charges that are billed to our office.

We would be happy to discuss our fees and how they relate to your particular situation. We also realize that temporary financial situations may affect timely payment of your account. If such problems do arise, we encourage you to contact us promptly for assistance in the management of your account. Most financial misunderstandings can be managed with a phone call. Please feel free to contact our patient coordinator at any time to discuss any concerns you may have. Thank you for understanding our Financial Policy.

Print Name: _____

Signature: _____ Date: _____