



## FINANCIAL AGREEMENT FOR JOEL A. CARANGELO DDS, FAGD

This agreement is to inform you of your financial obligation to our practice. We are committed to providing you with the most comprehensive dental care using only the highest quality materials and technology available in the market today. All charges you incur for any treatment that is provided are your responsibility regardless of your insurance coverage. We will always recommend treatment based upon your dental needs, not based on your insurance coverage, which can be inadequate with some dental plans. Dental insurance is a benefit used to assist you, not to dictate necessary treatment. As we work with you to reach your optimum oral health, we do require that the estimated co-payment for treatment be paid at the time of service. This is the portion of our fees that your insurance coverage does not assist you with. Timely payment of patient estimated co-payments ensure that we can keep our administrative costs low, resulting in lower fees for our valued guests.

Your **estimated** co-payment may be adjusted after the time of treatment depending upon the final reconciliation of insurance payments. Our practice accepts cash, personal checks, MasterCard, Discover, American Express and Visa. Third party extended payment financing is also available upon request and approval. Returned checks and balances older than 30 days will be subjected to collection fees and finance charges at the rate of 1.5% per month (18% annually). Additionally, you may incur a nominal fee for missed reservations and reservations cancelled with less than 24 business hours notice.

Our practice will accept an **assignment of benefits** from your insurance company and it is important to understand that the agreement regarding your dental benefits is between you, your employer, and your insurance company. Although we are willing to submit dental claims on your behalf, we do not accept responsibility for the outcome of the transaction. Completing insurance forms is a courtesy we extend in effort to save you time and facilitate payment to our practice from your insurance company. By having our practice process your insurance forms, it is important that you understand that this does not eliminate your financial obligation.

Insurance payments are received within 30-60 business days from the date of billing. If your insurance company has not made payment to our practice within 60 days, we will ask you to pay the entire balance at that time and you will be responsible for seeking reimbursement from your insurance company.

Our practice does not guarantee that your insurance company will assist you with payment for treatment you received from our practice. If your claim is denied, you will be responsible for paying the full amount at that time. Our practice will not enter into a dispute with your insurance company over any claim, although we will provide necessary documentation your insurance company requests to sort out any confusion or questions that may arise. It is your responsibility to resolve any type of dispute over payments made or not made by your insurance company to our practice.

### Cancellations and rescheduling dental visits

Our office does require 24 business hours' notice to cancel/reschedule existing visits with us. If we do not receive such notice; there is a charge of \$50 for hygiene appointments and \$100 for doctor appointments.

Patient Initials

Print Name of Patient or Responsible Party

Signature of Patient or Responsible Party

Date



Reset

Print

Submit

Submit button will only work if you are using a desktop email (not internet email)  
email to DrCarangelo@bayridgedentalcare.com