

## **INSURANCE OFFICE POLICY**

It is in the best interest of both Dr. Bloom and the patients of this practice that all financial arrangements are agreed upon before treatment begins. This will help to keep our fees as low as possible and to reserve appointment times especially for you.

Our office will accept assignment of benefits (payment) from all insurance companies. We will submit an insurance claim for all office visits and are happy to accept payment from them on your behalf. (The only current exceptions are Delta Dental and State of Illinois Insurance. They will send you, the insured, the insurance payment, therefore, we ask you to pay or set up a payment plan at time of service). Any balance on your account after insurance has paid their portion is to be paid within 30 days from receipt of the insurance payment. Any balances over 30 days will be subject to an 18% APR financing until the balance is paid in full.

If you do not have insurance, any charge \$300.00 or less must be paid in full by the end of the appointment. Any charges totaling over \$300.00 may be paid with the available financing options listed on the next page.

If you do have insurance, you do not have to pay upfront for your cleanings, exams and x-rays. For other services we will now be collecting the following portions upfront:

- **0% Cleanings, exams and x-rays**
- **0% Sealants**
- **0% Perio maintenance**
- **25% Fillings**
- **50% Crowns and bridge work**
- **50% Implants**
- **50% Oral surgery procedures**
- **50% Nightguards/snoreguards**
- **50% TMJ treatment**
- **50% Periodontal treatment procedures ( ie. scaling and root planning)**
- **100% Teeth whitening**

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To avoid any problems with financing, our office believes that all lines of communication be open and honest. Your estimated bill will be presented to your for all charges over \$300.00 and financial arrangements will be agreed upon before treatment begins.