Merryman Family Dentistry

Insurance and Financial Policy

At Merryman Family Dentistry, we believe in serving all our patients with the best care possible. Our office offers state of the art technology with a hometown family feel. Each of our patients is treated on an individual basis, including financial needs. Whether you have a dental insurance policy or not, below you will find some important information you should know about.

**Dental Benefits:** Your dental benefits are based upon a contract made between you/your employer and an insurance company. **If you have any questions regarding your dental benefits, please contact your insurance company or employer directly. Most dental benefit plans do not pay for all of your dental needs and is only meant to assist you.**

 Our office does not participate with any insurance companies which means we are **“Out of Network”**. What does this mean for our patients?

1. All patients are responsible to pay at time of services
2. We submit claims electronically to any policies which offer “Out of Network” coverage
3. Any insurance reimbursement is sent directly to the patient within 2-4 weeks (sometimes sooner)

If you need to know coverage for a specific treatment, we can submit a “pre-treatment authorization”. This is not a guarantee of coverage and can be subject to change. Response is received in about 2 weeks.

 Your insurance company should be sending you an “Explanation of Benefits” or “EOB” to explain what they paid and why. Some terms used may be “above usual or customary” dental fees. Insurance companies determine their reimbursement fee schedule by surveying the geographical area, calculating the average fees and then determining that 80% of the average fee is customary. Included in this survey are fees from discounted dental clinics and managed care facilities which, having been drastically reduced, in turn bring down the average. Any doctor in a private practice will have fees that are defined as “higher than average or customary” by insurance companies.

If you have not received a response from your insurance after 30 days, you may contact our office so that we can see if the claim was received properly. We are happy to provide you with this service and will help you navigate it as best as we can.

**Payment:** All patients are responsible for full payment at time of treatment. All credit cards, check, and cash are accepted for payments. We also work with CareCredit for anyone who may need to finance their account. Please ask a staff member for details if you are interested.

**Broken Appointments:** A specific amount of time is reserved especially for you, and we strongly encourage all patients to keep their appointments. We understand that life happens and sometimes appointments must be changed. A 24 hour notice is required to avoid a **$50.00** cancellation fee. Emergencies are an exception to this policy. If a patient misses their appointment or cancels with less than a 24 hour notice **2** times, they will be dismissed from the practice.

**After Hours/Weekend Emergencies:** Our staff can be reached at any time by leaving a message on our office phone. Our greeting includes a 24 hour emergency number for true emergencies. In the event of emergency care, a **$50.00** fee will be added to the necessary treatment fees.

 We welcome you to our office and look forward to helping you obtain optimal health and a beautiful smile. If there is anything we can do to improve your time with us, please don’t hesitate to ask our staff.

Print: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Patient Name

Sign:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Merryman Family Dentistry

92 Broad Street

Schuylerville, NY 12871

(518)695-9015

dr.merryman@merrymanfamilydentistry.com