

FINANCIAL OPTIONS

At Doc of the Bay, we understand that Finances are often a concern when seeking dental treatment, and we never want your financial situation to prevent you from receiving the treatment you need. We offer several financial options to work with your budget. Payment is due when services are rendered. If you have insurance please read the following section. We accept the following forms of payment:

- Cash
- Checks
- Credit Cards (American Express, Mastercard, Visa, Discover)
- CareCredit

FINANCIAL POLICY

It is our policy that patients new to our practice should expect to pay in full for services rendered at the time of service on their initial visit. Once established as an active patient, we will be happy to discuss other options.

After necessary diagnostic information is gathered, Dr. Brackett will consult with you to determine the best course of treatment for you based on your individual needs and concerns. Once a treatment plan has been agreed upon we will be able to give you a cost estimate. This will allow you to understand your dental treatment and what to anticipate as far as fees to allow you time to make financial arrangements.

Keep in mind your treatment is an investment not only in your teeth but your overall health as well. Your treatment plan is not based any dental insurance benefits or lack of benefits.

INSURANCE

We are a fee for service practice, and are not in network with any dental insurance providers. As a courtesy we will be happy to check your benefits, provide estimates when possible and file claims on your behalf. Please bring your insurance card with you to your appointment. Our office is committed to providing the best treatment for your needs and we charge what is usual and customary for our area. You are responsible for payment regardless of your insurance company's arbitrary determination of usual and customary rates.

After benefits have been determined, we will accept payment directly from your insurance

company when applicable. However, YOU are responsible for any balance not covered by your insurance plan. Because we are an out of network provider some insurance providers send payment directly to the patient. In this case you will be responsible for payment in full at the time of service and your insurance will be filed to reimburse you. Reimbursement to you is often substantially quicker than to a provider.

Insurance benefits are determined by your employer or the individual plan you have chosen, not our office. Your policy is a contract between you and your insurance company. Insurance is not a guarantee of payment and often does not cover all of the costs involved in treatment. The goal of most insurance providers is to provide coverage for preventive and basic services only. Unfortunately, insurance will almost always reduce benefits to the cheapest possible alternative without regard for the benefits or risk to the patient. Insurance providers will often restrict or disallow benefits that patients need or desire under “cosmetic dentistry”. Fortunately, you are the one who decides what treatment to accept regardless of what your insurance company does or does not cover. We will be happy to help you with maximizing your benefits and making good choices for your dental health.