

# Heather Cline D.D.S., P.C.

## Insurance Policy

- (1) Dental insurance is a contract between the insured (patient) and the insurance company designated by the patient's employer. Heather Cline DDS, PC is NOT a part of this contract.
- (2) The insured (patient) is ultimately responsible for informing Heather Cline DDS, PC of ANY change in their insurance policy. This includes, but is not limited to, changes in insurance companies, changes in insurance policy, employment status, calendar year dates, and dollar maximums.
- (3) Heather Cline DDS, PC will ASSIST the insured (patient) in filing their insurance claim, but we are only doing this as a COURTESY to the patient. The patient is ultimately responsible for providing the payment of dental services.
- (4) Heather Cline DDS, PC will estimate the insured's dental benefits; but this ONLY an ESTIMATE. Our office has no control over the insurance company and the actual benefits available to the insured. Again, this is a contract between the insurance company, the employer, and the insured. Heather Cline DDS, PC is NOT a part of this contract.
- (5) The insured (patient) is responsible for any portion of the dental fee not covered by the insurance. I understand that my portion due will be paid in cash, check, credit card, or I may apply for credit through a Finance Company.
- (6) I further understand that Heather Cline DDS, PC does not provide in-office financing, so my balance will be paid at time of service. If I choose to do otherwise, I understand that I am fully responsible to pay all collection agency fees, attorney fees, and any other legal costs to collect my unpaid balances.
- (7) Please remember that the estimation of your out of pocket expense and the filing of your insurance claim is done strictly as a courtesy. This courtesy may be revoked at any time. If so, you will be responsible for the full payment of your dental bill at the date of service. An itemized receipt will be given to you so that you may file your own claim.

SIGN \_\_\_\_\_

DATE \_\_\_\_\_