

OREGON MOBILE DENTISTRY  
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## Financial Policy

We share your concern regarding the increasing cost of health care. We believe that you/your family members expect and deserve the highest quality of care we can provide. We take advantage of every possible avenue to keep costs down and are committed to providing affordable care without sacrificing quality. In order to prevent any misunderstandings, we invite you to consult with us if you have any questions regarding our services and our policies.

Patients are often under the impression that if they have dental insurance, it is the insurance company who owes the doctor for his services. This is not so. *Your insurance contract is between you and the insurance company. Therefore, you are responsible for the bill for dental services, regardless of insurance coverage determination.* As a courtesy to our patients, we bill the insurance company directly. Many insurance plans cover less than 100% of actual costs—typically 50% to 80%. To further limit liability, many plans cover even less by establishing Usual and Customary Rates (UCR's). Their determination of UCR's may or may not have any relation to the rates established by our office. At your request we can receive a pre-authorization of coverage from your carrier. This usually requires three to four weeks to be processed by the insurance company.

Patients without insurance are required to pay charges in full at the time of treatment unless alternate financial arrangements have been made with our office manager in advance. All accounts over 90 days are subject to a \$5.00 monthly rebilling charge.

By signing this form, you will consent to our use and disclosure of your protected health information to carryout treatment, payment activities, and healthcare operations.

Signature \_\_\_\_\_ Date \_\_\_\_\_