Independence Family & Cosmetic Dentistry

3220 S State Route 291 Independence, MO 64057 816-350-0808

Financial Policy

Thank you for choosing Independence Family & Cosmetic Dentistry. Our primary mission is to deliver the best and most comprehensive dental care available. An important part of the mission is making the cost of optimal care as easy and manageable for our patients as possible by offering several payment options.

Payment Options:

Our office accepts:

- Cash or check, Visa[®], MasterCard[®], American Express[®] or Discover Card[®]
- Special financing options with convenient monthly payments available with the CareCredit healthcare credit card¹
 - o Allow you to pay over time
 - o No annual fee³

We also offer in-house financing:

- Pay 20% when scheduling, 40% day of prep, and 40% day of cementation/delivery.

Insurance:

For patients with dental insurance we are happy to work with your carrier to maximize your benefit and directly bill them for reimbursement for your treatment. We do our very best to accurately estimate coverage and estimation of benefit is NOT a guarantee of coverage. You are responsible for your balance in the event insurance does not pay within 60 days of your claim being filed.

A fee of \$50 is charged for patients who miss or cancel more without 24-hour notice. Independence Family & Cosmetic Dentistry charges \$33 for returned checks.

A service charge of 1.5% per month (18% annually) on the unpaid balance will be charged on all accounts exceeding 60 days, unless previously written financial agreements are satisfied.

If you have any questions, please do not hesitate to ask. We are here to help you get the dentistry you want or need.

Patient, Parent or Guardian Signature

Date

Patient Name (Please Print)

2 For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreements for their applicable terms. Subject to credit approval.

¹CareCredit is a credit card offered by Synchrony Bank and is NOT an in-house credit program offered by Independence Family & Cosmetic Dentistry or any other healthcare provider. You may apply for the CareCredit healthcare credit card and if approved, use it at Independence Family & Cosmetic Dentistry. However the CareCredit credit card agreement is between you and Synchrony Bank. Subject to credit approval.