

Insurance and Payment Policy

We accept most dental insurances, however we do not participate with some preferred provider options plans, or PPO plans. This does not mean we do not take the insurance, this means our office is considered “out-of-network”. Such plans require participating dentists to drastically reduce fees in exchange for exposure to thousands of potential patients. In contrast, we believe in individual attention with an emphasis on quality of care, not quantity, and we will never compromise our approach to personal attention. As a courtesy to our patients, we are happy to submit your claim to your insurance company for you. If you have a deductible and/or percentage due for services rendered, those fees will be due at the time of service. If for any reason your insurance company does not pay us, then you would be responsible to pay your balance in full. It is important to us that our patients understand that the insurance contract exists between you and your insurance company. We simply bill them as a service to you.

Our primary mission at Modestow Family Dentistry is to deliver the best and most comprehensive dental care available. We understand whether you have dental benefits or not, this can be a financial burden. An important part of our mission is making the cost of optimal care as easy and manageable for our patients as possible.

To assist you with your dental care investment, we provide the following payment options:

1. **Cash** – includes money orders and personal checks. A **10% courtesy** is given for treatment over \$300 when payment is made in full before work has started.
2. **Visa/Mastercard/Discover/Amex** – We accept credit cards as payment for treatment. A **5% courtesy** is given for treatment over \$300 when payment is made in full before work has started.
3. **CareCredit** – patient payment plans that allow you to pay overtime with convenient low minimum monthly payments. With CareCredit, you enjoy these benefits*
 - Flexible financing options
 - No annual fees or prepayment penalties
 - Receive a credit decision almost immediately
 - Start your recommended treatment immediately*

We are happy to offer these choices so that you can select a payment option that best fits your needs. Please ask us for a CareCredit brochure or visit CareCredit.com so that you can make an informed decision about which payment option you prefer.

We look forward to seeing you at your next scheduled appointment. Again, we are pleased you have chosen Modestow Family Dentistry.

Patient Signature (Parent or Guardian if minor)

Date