

ABINGTON ORAL AND MAXILLOFACIAL SURGERY, P.C.
DR. DAVID J. GUBA

FINANCIAL RESPONSIBILITY POLICY

Basic Policy: Payments can be made by the following: Cash, personal checks, money orders, Visa and Mastercard. For patients who do not possess insurance, full payment is expected at the time of your appointment.

Insurance: It is the responsibility of the patient to provide accurate insurance information to the office at the time of the initial visit. We do not guarantee coverage and do not verify eligibility for procedures. We will provide a listing of necessary codes and office fees associated with the surgery. It is the patient's responsibility to check with their insurance carrier regarding coverage. Filing of an insurance claim does not imply that your plan will cover your procedure either in part or in full. Your insurance company makes the final determination as to what your financial responsibility will be.

Patients who are part of an HMO are responsible to obtain referrals prior to office visits. Separate referrals are often needed for examinations, diagnostic tests, and laboratories. HMO patients who do not get a referral will be expected to pay for services at the time of the appointment.

Frequently, grafting materials, membranes, and sedation are not covered benefits of your dental insurance plan. Anticipate receiving an explanation of benefits from your insurance carrier. You will be held responsible for services not covered by your insurance carrier.

After your appointment, we will process dental and medical insurance claims as indicated. Many times oral surgery procedures are covered by dental, medical or both insurances. Following the processing of your claim, payments that you are responsible for include but are not limited to any and all co-payments, co-insurances, and deductibles. Once your insurance carrier has paid it's portion and determined your responsibility, final payment is expected. Payments not received in 90 days will be sent to a collection agency.

DMO: We do not participate with DMO dental insurances. Services provided to patients with DMO insurance are considered self-pay.

Cone Beam: Cone beam computed tomography (CBCT scans) are performed when indicated at the discretion of the doctor. Payment for CBCT scans are expected at the time the scan is taken. CBCT scans are not processed through insurance.

I have been offered a copy of the financial policy and understand my financial responsibility. I am responsible to update any changes to insurance coverage with the office and these policies are effective while I am a patient of Abington Oral and Maxillofacial Surgery, P.C.

(signature)

(date)