

# Dr. Aparna Sharma – Andover Family Dental

16 Haverhill Street, 1<sup>st</sup> Floor, Andover, MA, 01810 (978)470-2233 AndoverFamilyDental.com

## Office Payment Policy

Our mission is to deliver the finest, effective health care treatment available today. Following your diagnosis, the doctor will advise you of our plan for treatment. We then discuss with you the cost of today's and future treatment.

Payment for today's visit and future visits is done at the time of treatment. We are sensitive to the fact that some patients may not be able to pay cash for their treatment; therefore, we offer several alternative payment programs for your convenience.

### INSURANCE

We will process your insurance claim, estimate your deductible and the portion not covered by your insurance (co-payments). The estimated amount not covered by insurance is due at the time of your treatment and may be paid by any one of the options listed below. Our estimates are subject to final approval by your insurance company; therefore, the amount due our-office is subject to change.

### INITIAL PAYMENTS (EXTENSIVE TREATMENT)

Our office requires a deposit of one-half to schedule an appointment to start treatment and payment in full once treatment is initiated.

### CANCELLED APPOINTMENTS

We ask that a 48-hour notice be given if unable to keep a scheduled appointment. If we DO NOT receive a 48-hour notice, the fee for the scheduled appointment will be charged to your account. Consideration will be made for special circumstances. Cancellations are taken during business hours only. Answering service does not accept cancellations.

### PAYMENT OPTIONS

1. Cash or check (includes money orders)
  - 5% discount will be given if payment is in full at time of treatment, and there is no prior balance. (Delta Dental, MetLife, Blue Cross Blue Shield, Guardian, Altus, and Connection Dental subscribers are not eligible.) OR
  - 10% discount will be given to Senior Citizens (65 or over), if there is no prior balance.
2. Visa, MasterCard, American Express and Care Credit (discounts do not apply.)
3. Monthly payment plan – this is a separate line of credit which does not affect the balances of your other credit cards. Unlike other credit cards, there are no annual fees. Monthly payments need only be 3% of the monthly outstanding balance. (For more information inquire at front desk). This monthly payment plan does not require payment now, nor the use of your bank card. Processing your application will only take a few minutes (discounts do not apply).

We would be happy to work with you to plan the most appropriate arrangements for your budget. Financing your treatment will allow you to begin your treatment immediately and spread the cost over a period of time appropriate for you. Your treatment and fees will be itemized on a plan provided to you after your exam.

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\*Patient, Parent, Guardian

\_\_\_\_\_  
Financial Coordinator

\_\_\_\_\_  
Date

*\*If patient is a minor, a parent or guardian must sign.*