



SHAHNAZ B. AHMED D.D.S.
956 KEHRS MILL ROAD, BALLWIN, MO 63011

FINANCIAL AGREEMENT

At **West County Pediatric Dentistry Services, LLC**, we believe that your child deserves the best care. That's why we always present you with the best possible dental solution to treat your child's personal situation. Each year we provide outstanding dental care to hundreds of patients. Some have dental benefits but some don't. If you have dental benefits for your child, congratulations! You are very fortunate. Regardless, here are some important things you should know:

Your child's dental benefits are based upon a contract made between your employer and an insurance company. **If you have any questions regarding your dental benefits please contact your employer or insurance company directly. Typically, your dental benefit plan will not pay for the entire completion of your child's dental care or treatment plan. It is only meant to assist you.**

We currently participate with Delta Dental Premier, Essex Dental, Aetna, Cigna Dental, and Guardian. We accept all private care insurance plans - plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for service. By accepting most insurance plans it means that we work with literally thousands of companies. Although we can maintain histories of payment by a given company, they do change; therefore **it is impossible to give you a guaranteed quote** at the time of service. We estimate your portion based on the most up-to-date information we have, but it is **ONLY AN ESTIMATE**. If you would like to know your exact insurance benefit, we will be happy to file a "pre-treatment authorization" with your insurance company prior to treatment. This does delay treatment but will give you a more accurate out of pocket estimate.

Many people receive notification from their insurance company that their child's dental fees are "above usual and customary." An insurance company determines their reimbursement level by surveying a geographical area, calculating the average fee, and then they determine that 80% of the average fee is customary for some procedures. Included in this survey are discounted dental clinics and managed care facilities, which have severely reduced dental fees that bring down the average fees of a private practice. **Any doctor in private practice will have fees that insurance companies define as "higher than usual and customary."**

PLEASE TURN OVER, READ and SIGN.

We bill your insurance as a courtesy. **If your insurance does not pay within 30 days, West County Pediatric Dentistry Services, LLC reserves the right to request payment in full for services from you** and let you collect the insurance funds that are due to you. This is rare but it is important that you recognize that the insurance you have is a legal contract between YOU and your insurance company. Our office is not, and cannot be part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

West County Pediatric Dentistry Services, LLC does require payment in full for your estimated portion or co-payment at the time of service. We accept MasterCard, Visa, Discover, American Express, cash and check (for existing patients with established payment history only). We **do NOT accept checks** for over \$100.00 for any patient. In the unfortunate event your check does not go through on deposit, a **\$35 returned check fee** will be automatically charged to your account. If you are in need of an extended finance option, we offer pre-pay options using an automatic withdrawal from your credit card based on a term that is mutually agreeable.

General Anesthesia: All patients who need dental treatment under general anesthesia will be expected to pre-pay the FULL amount of their estimated financial responsibility BEFORE the scheduled date of their treatment.

Composite (white) fillings Vs. Amalgam (silver) fillings: West County Pediatric Dentistry Services, LLC and most pediatric dental offices only use composite resin fillings “white or tooth-colored fillings”. Most insurance companies will downgrade the price of the composite filling to the price of an amalgam filling because they are waiting for approval from the American Dental Association for medical necessity. Until this passes, the cost difference in what is covered will be the patient i.e. YOUR responsibility.

Broken Appointments: A specific amount of time is reserved especially for you and we strongly encourage all patients to keep their appointments. If you must change your appointment, we require at least a 2 working day notice to avoid a \$75 appointment cancellation fee per child. Emergencies are an exception.

After hours/weekend emergencies: In the event of an emergency after regular business hours a \$162 emergency fee will be charged in addition to the necessary treatment fees.

We welcome you and your family and look forward to helping your child get a healthy dental start with the excellent care they deserve. If there is anything we can do to make your child’s visit here more pleasant, please do not hesitate to ask one of our team members.

Please sign below that you have read, and acknowledge the above information provided to you. You may also have a copy for your records at your request.

Parent/Guardian: _____

Date: _____