## Financial Policy/ Insurance Filing

We participate as an **In-Network** Provider for **Delta Dental only.** We will process claims for all insurance companies.

**Delta Dental Patients**: We are able to view your benefits through the Delta website portal, which allows us to give you an estimate for coverage, co-pays and deductibles. Once we have determined the treatment needed, we will present you with an estimate of your financial responsibility. This co-pay is due the day of your treatment. (There are some services that Delta may require a Pre-determination of Benefits to be filed before any treatment is done)

All other insurance companies: We are a Fee-For-Service practice. We collect in full on the day you receive your services including cleanings. For any surgical treatment you may need we will file a Pre-determination of Benefits with your insurance company. This allows you to know, prior to surgery, the financial reimbursement you will receive from the insurance company. We are happy to electronically file all of your insurance claims for you. The turn around time for the insurance company reimbursement varies but most checks are issued within 2-4 weeks. We are happy to schedule you for surgical treatment before the Pre-determination has been issued. If you prefer to do this, we are not held responsible for non-payment from your insurance company.

**Cash patients:** We are a **Fee-For-Service** practice. We collect in full on the day you receive your services.

For your convenience, we accept Cash, Check, Visa, MasterCard, American Express, Discover and Care-Credit.

## **Cancellation Policy**

There is a \$50 fee charged for a cancelled, failed or missed ONE hour appointment without 48 hour notice.

There is a \$100 per hour fee charged for a cancelled, failed or missed SURGICAL time that is reserved for you without 48 hour notice.

Dr. Austin Wang, Cornerstone Periodontics & Implants