

Bruce P. Mitchell, D.M.D., P.C.

Mitchell~Prins Family Dentistry

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Bruce P. Mitchell, D.M.D.

Brian L. Prins, D.M.D.

Financial Policy

Thank you for choosing Mitchell~Prins Family Dentistry as your dental provider. We are dedicated to your treatment being successful. Please understand that payment of your bill is considered a part of your treatment. The following is a statement of our *Financial Policy*, which we require you to read and sign prior to any treatment.

Insurance

On the day of service, we require that you pay the percentage we estimate will not be covered by your insurance company, as well as any deductible not yet met. Please remember that we can only estimate the amount to be paid by your insurance company, as they make payments based upon their fee schedule. Their fee schedules are not a standard of our profession and may differ from our charges. While we help you in every way possible to obtain your maximum allowable insurance benefits, the insurance contract is between you and your insurance company, and does not replace your responsibility for your account. It isn't easy for an office to become familiar with all of the details of every insurance plan it encounters. It is always the responsibility of the patient, not the provider, to know what is covered and what is excluded from each plan. We will submit an insurance claim as a courtesy. Insurance companies have 30 days to respond to a claim. If it has been over 30 days, it is the patients' responsibility to contact the insurance company and keep us informed of any issues that arise. **Payment plans are not available on any remaining patient portion of fees.**

Usual and Customary Rates

Our practice is committed to providing the best treatment for our patients and we charge fees which are usual and customary for our area. You are responsible for payment of treatment fees regardless of any insurance company's arbitrary determination of usual and customary rates.

Private Pay

Accounts for which we are not submitting a claim to an insurance company will be considered private pay. Payments are due in full for all services rendered on the day of treatment. We offer a 5% discount for payment with cash or check and 3% discount on credit or debit cards at time of service. We accept all major credit cards, as well as Care Credit. **Payment plans are not available.**

General Judgment (Divorce Decree / Minor Patients)

This office is NOT a party to your general judgment regarding a divorce decree. The accompanying adult is solely responsible for full payment regardless of what your general judgment may state. Any minor child must be accompanied by a parent or legal guardian unless prior arrangements have been made with the front office staff.

Service Charges

All accounts that have a balance will receive a monthly Statement from our office regardless of the date of your appointment or pending insurance claim. This will list the activity on your account. We reserve the right to apply a finance charge in the amount of 1.5% per month or 18% annually to all balances over 90 days as allowed by state law. A fee of \$25.00 may be assessed to your account for any check returned by your bank.

