

**Dr. Nancy Ruth Kaher
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San Carlos, CA 94070**

Financial and Cancellation Policy

We welcome you to our office and thank you for choosing us. Our team believes that you deserve the best dental care available. That is why we customize treatment plans to fit your individual needs.

Each year we provide outstanding dental care to hundreds of patients. While some have dental benefits, others do not. If you have dental benefits, you are very fortunate. Here are some important things you should know about your dental insurance:

Financial Policy: Dental benefits are based upon a contract made between your employer and your insurance company. We are simply the middle man here to assist you as best as we can. **If you have any questions regarding your dental benefits that we have not answered, please contact your employer or insurance company directly. Dental benefit plans rarely pay for your dental care in full. They are meant to assist you with your expenses on your road to health.**

We currently accept all private care insurance plans. These are plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for service. This means that we work with literally thousands of companies. Although we can maintain computerized 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 benefits, 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 figure of your out of pocket expenses.

We bill your insurance as a courtesy to you. If the insurance company does not pay within 90 days, we ask **that you please pay your outstanding balance in full** while we assist you in collecting the outstanding insurance balance. This is rare, but it is important that you are aware that the insurance you have is a legal contract between YOU and your insurance company and that we are simply the go between here to assist you. Please know that you are ultimately responsible for all charges incurred in our office.

We do ask that you pay your estimated co-payment, as presented to you by our financial coordinator, at the time of service. We accept MasterCard, Visa, American Express, cash, and checks. If you are in need of an extended finance option, we also work with Care Credit. They offer longer terms with an interest bearing revolving charge designed to meet your treatment plan needs on approved credit. Just ask one of our team members for an application.

Cancellation policy: When you schedule an appointment with us, 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 48-hour** business day notice to avoid a **\$70/hour cancellation fee**. Emergencies are, of course, an exception.

We once again thank you and welcome you to our office and look forward to helping you get the healthy, beautiful smile you've always wanted. If there is anything we can do to make your visits here more pleasant, please do not hesitate to ask one of our staff members.

Print Name: _____

Date: _____

Patient Signature/ Responsible Party

Date: _____
