

## **Rabe Family Dentistry Office Policies**

Dear Patient,

We would like to take this time to familiarize you with our office's financial and office policies. Payment at the time of service is preferred. A Same Day Discount of 5% is offered to all patients who pay at the date of service with cash or check. A 3% discount is offered if paying with debit or credit card. We accept Visa, MasterCard, Discover, and Care Credit. We offer in-office credit up to 90 days interest free for those patients who make financial arrangements in advance. In return for the courtesy of extended credit, we expect notification if a monthly payment is going to be missed. Payments are expected to start when treatment begins, not after insurance benefits have been paid. A finance charge of 18% per annum (1.5% per month) will be applied to any account balance over 90 days old. Any overpayment received will be immediately refunded, or placed as a credit on your account for future treatment, whichever you prefer.

For those of you with dental insurance, we will file your claim for you at no charge; however, you are ultimately responsible for payment of the dental services you receive. Remembering that insurance companies do not always cover all dental costs, it is best to learn what your particular policy allows. The amount of coverage you receive is determined by the type of policy which you or your employer have secured. Also, because the office is not notified or informed by your insurance carrier, always be sure to update front desk personnel of any changes in your insurance information, as well as your address, phone numbers, or e-mail to ensure billing is done properly and in a timely manner. For patients without dental insurance, payment for your treatment is preferred on the day services are rendered, using the above stated options, unless other arrangements have been made previously.

Some additional policies we'd like to make you aware of:

- NSF Checks: Checks returned from the bank due to insufficient funds will incur a \$20.00 processing fee on that account.
- Broken Appointments: Due to the very high demand for appointment times, as well as the effort required to fill them when broken, without 24 hours advance notice

a broken appointment fee of \$50.00 per hour of appointment time will be charged. After three (3) broken appointments, (not showing up and not notifying us), a patient may be dismissed from the practice and their records will be transferred to the dentist of their choice.

- Cancelled Appointments: As appointments in the office are in essence a reservation you have made with your dental health care provider, we also request 24 hours advance notification if you cannot keep an appointment. If an appointment is cancelled without this courtesy, the same per hour fee of \$50.00 will be charged. We understand that emergencies do arise, so if you cannot give us advance notice (due to an emergency), this charge will be waived.
- Senior Citizen Discount: We honor our senior citizen patients (age 65 and over) with a 10% discount on services rendered.
- Office Hours: We are available to answer calls between 8:00am and 5:00pm Monday through Thursday. We also have appointment availability on select Fridays and Wednesday evenings. The office closes for lunch from 1:00pm until 2:00pm. If you call during lunch or after hours, there is voicemail to take your message and provide you with emergency phone numbers if needed.

The above policies are designed to keep our practice running as efficiently as possible. Please feel free to contact our office at (503) 648-3912 to discuss or make financial arrangements or to have any other questions answered.

**Sincerely,**

**Dr. Bradford L. Rabe**

**Dr. Stefanie M. Beckley**