



OUR FINANCIAL POLICY

We are committed to providing our patients with the best possible care. Your understanding of our financial policy is important to our professional relationship so please ask us if you have any questions. The University of Michigan School of Dentistry follows federal and state laws regulating the delivery of and payment for dental services.

In order to provide dental care at the lowest cost, payment is expected at the time of service for non-emergent treatment. We accept cash, money orders, checks, Visa, MasterCard, Discover and American Express.

All surgical, implant, sedation, bleaching, and cosmetic procedures NOT requiring laboratory services require 100% payment before treatment is delivered or the appointment will be rescheduled. Prior to treatment being started, endodontic (root canal) and predoctoral patients requiring lab procedures must pay 2/3 of the total charge or the estimated insurance copay. The remaining 1/3 balance may be applied to a payment plan.

Treatment plans will be designed to first control decay and other dental problems before more extensive treatment including crowns and replacement of teeth. Staff in the Patient Business Office (PBO) or designated clinic staff will establish financial arrangements based on set guidelines. When a patient on a payment plan is delinquent for 3 months, treatment will generally be stopped until the fees due are paid.

Past due or bad debt amounts must be paid in full before treatment can resume. Patients are referred to a Patient Account Representative before treatment is rendered. Initial visit appointments cannot be scheduled until a delinquent account is resolved.

MINORS ACCOMPANIED BY AN ADULT

The parent or guardian accompanying a minor patient will be responsible for signing the minor's treatment plan and the consent and agreement form. By signing those documents, the adult assumes the financial responsibility for treatment provided to the minor patient even after the patient has reached the age of eighteen. Once the patient has turned eighteen, or is otherwise considered an adult, he or she becomes financially responsible for any treatment received going forward as a new service (i.e. following a new treatment plan signed by the patient him/herself).

INSURANCE

If you have insurance, we will assist you in receiving maximum benefits within your policy limits, including full utilization of dual insurance. **However, it is the patient's responsibility to know their individual coverage benefits and keep the School informed of any insurance coverage changes.** The School of Dentistry participates with many insurance companies; but not all. Contact a Patient Services Assistant at the Information Desk for a list of companies with which we currently participate. **As the patient, you are always responsible for any charges not paid by your insurance company.**

If we have a participating agreement with your insurance company, we will submit a claim on your behalf to your insurer once you have assigned your benefits to The University of Michigan School of Dentistry. However, if you receive payment from your insurance company, you are expected to send the payment to us within one week after you receive payment. Failing to comply with this suggestion could result in you, the patient, being responsible for all costs incurred. Please remember your insurance policy is between you and your insurance company and not between the insurance company and your School of Dentistry provider.

If you are covered by Medicare, Medicaid, a Medicaid HMO, Healthy Michigan Plan, Champus, Workers Compensation or Automobile Accident Insurance or any government-sponsored program, please discuss your payment situation with a Patient Account Representative in the Patient Business Office (Room 1327B) prior to treatment.