



MYRNA E. LAZAGA D.M.D.

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FINANCIAL POLICY

Myrna E. Lazaga D.M.D is committed to providing you with the best possible care and we are pleased to discuss our professional fees with you any time. Your clear understanding of our Financial Policy is important to our professional relationship. Please ask if you have any questions about our fees or your financial responsibility.

WE accept :

- Cash, checks, Visa®, MasterCard®, American Express® and Discover Card®.
- Special financing options with convenient monthly payments available with the CareCredit healthcare credit card¹ (allow you to pay over time, no annual fee²).

We provide a 5% courtesy accounting adjustment to your payment if paid in full at least 1 day prior to your scheduled appointment.

Insurance – For patients with dental insurance, we are happy to work with your carrier to maximize your benefit and directly bill them for reimbursement for your treatment.³

Co-Payments – By law, we must collect your insurance designated copay at the time of service. Please be prepared to pay that copay at each visit. Denied payment from your insurance will be your full responsibility.

Non-Copay Plans – If your plan does not require a copay and we participate, we will accept the designated fee. You are responsible for any deductible and balance your plan indicates on their explanation of benefits.

Self Pay – Full payment is expected at the time of service unless other financial arrangements have been made prior to visit.

Payment Options – For treatment plans requiring multiple appointments, alternative payment arrangements may be provided. For larger, more comprehensive treatment plans of \$500 or more, a 33% deposit is required to secure your initial treatment appointment.

Adult Patients – Adult patients are responsible for the full payment at the time of service.

Minor Patient – The adult accompanying a minor and the parents/guardian of the minor are responsible for the full payment at the time of service.

Usual and Customary Fees – We are dedicated to providing the best treatment for our patients and we charge what is usual and customary for our area of the country. The usual and customary amount noted on the explanation of benefits does not accurately reflect individual charges. Therefore, you are responsible for payment regardless of any insurance company’s (or other benefit program’s) arbitrary determination of what are usual and customary fees.

Missed Appointments – A fee of **\$50.00** (fifty dollars) is charged for patients who miss or cancel their appointment without **48-hour** notice. Please help us serve you better by keeping all scheduled appointments.

Returned checks – We charge \$25 for returned checks.

Account Balances – You are responsible for timely payment of your account. Myrna E. Lazaga D.M.D. reserves the right to reschedule or deny a future appointment on delinquent accounts.

I certify that I have read and understand the “Financial Policy” and agree to all terms and conditions as stated above. I understand it is my sole responsibility to verify dental coverage with the insurance company or other benefit programs and that I am ultimately responsible for payment in full for any outstanding balances incurred.

Patient, Parent or Guardian Signature

Date

Patient Name (Please Print)

Parent or Guardian Name (if Patient is under 18 years old) (Please Print)

¹CareCredit is a credit card offered by Synchrony Bank and is NOT an in-house credit program offered by Myrna E Lazaga DMD or any other healthcare provider. You may apply for the CareCredit healthcare credit card and if approved, use it at Myrna E Lazaga DMD's office. However the CareCredit credit card agreement is between you and Synchrony Bank. Subject to credit approval.

²For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreements for their applicable terms. Subject to credit approval.

³However, if we do not receive payment from your insurance carrier within 30 days, you will be responsible for payment of your treatment fees and collection of your benefits directly from your insurance carrier.