

**FREQUENTLY ASKED QUESTIONS RE PAYMENT POLICIES EFFECTIVE 5/20/2019**

**For PTs (new or existing) with no insurance, lost insurance, savings plans or costly procedures.**

**ALL CREDIT CARDS ACCEPTED**

**1/ NEW PT – NO INSURANCE**

Inform pt of Dental Saving plans – dentalplans.com . Have pt call with info if subscribes.

1/Payment Rates:

a/ Standard account rates with 20% discount.

2/Payment terms:

a/ Payment in full at time of service.

b/ No payment agreement until pt has established good payment history with MDA

**2/ NEW PT – w/SAVINGS PLAN**

1/Payment Rates:

a/ Savings Plan rates. All to be noted under ODFamily Financial Section.

2/Payment terms:

a/ Payment in full at time of service per terms of savings plan.

b/ No payment agreement until pt has established good payment history with MDA

**3/ NEW PT – w/INSURANCE**

1/ Payment Terms:

a/ No payment agreement until pt has established good payment history with MDA

b/ \$300. and less balance after insurance – payment in full on day of service

c/ \$300. plus balance after insurance – ½ of amount down on day of service, and balance in 2 or 3 payments of minimum \$100., making one payment/month

2/ Crown Payment terms: – Insurance pays on seat date

a/ No payment agreement until pt has established good payment history with MDA

b/ Crowns - ½ down on day of impressions, balance by seat date

c/ Implant crowns – ½ down (due to high lab costs) on day of impressions, and balance in 2 or 3 payments of minimum \$100., one payment/month

4/ **EXISTING PT – NO INSURANCE – no Savings Plan**

1/ Payment rates:

- a/ Standard account rates with 20% discount, or
- b/ Insurance carrier rate as approved by Dr. Yee – to be noted under ODFamily Financial Section.

2/ Payment Terms:

- a/ \$300. and less – payment in full on day of service
- b/ \$300. Plus – ½ of amount down on day of service, and balance in 2 or 3 payments of minimum \$100., making one payment/month, or payment plan agreement if good credit established with MDA

3/ Crown Payment terms: – Insurance pays on seat date

- 1/ Crowns - ½ down on day of impressions, balance by seat date
- 2/ Implant crowns – ½ down (due to high lab costs) on day of impressions, and balance in 2 or 3 payments of minimum \$100., one payment/month, or payment plan agreement if good credit established with MDA

5/ **EXISTING PT – LOST INSURANCE – no Savings Plan**

1/ Payment rates:

- a/ Current insurance carrier rate honored for one time per Dr. Yee. Inform PT of Savings Plan.  
Have pt call with info if subscribes.  
All to be noted under ODFamily Financial Section.
- b/ Use Savings Plan rates if PT subscribes, otherwise use
- c/ Standard account rates with 20% discount.

2/ Payment Terms:

- a/ \$300. and less – payment in full on day of service
- b/ \$300. Plus – ½ of amount down on day of service, and balance in 2 or 3 payments of minimum \$100., making one payment/month, or payment plan agreement if good credit established with MDA

6/ **EXISTING PT – w/INSURANCE**

1/ Payment Terms:

- a/ \$300. and less balance after insurance – payment in full on day of service
- b/ \$300. plus balance after insurance – ½ of amount down on day of service, and balance in 2 or 3 payments of minimum \$100., making one payment/month, or payment plan agreement if good credit established with MDA

2/ Crown Payment terms: – Insurance pays on seat date

- 1/ Crowns - ½ down on day of impressions, balance by seat date
- 2/ Implant crowns – ½ down (due to high lab costs) on day of impressions, and balance in 2 or 3 payments of minimum \$100., one payment/month, or payment plan agreement if good credit established with MDA