

## **Financial Policy**

*Effective July 2017*

Lorna Lally DMD has set fees for all dental procedures and each patient (or guardian) is ultimately responsible for any fees incurred for treatment performed. Financial responsibility on the part of each patient will be determined before treatment, where possible, and all anticipated copayments (if applicable) will be collected at the time of service. All emergency dental services must be paid for at the time they are performed unless other arrangements are made.

Patients with dental insurance should understand that although dental services will be charged to the insurance plan, the patient is ultimately responsible for all charges rendered. This office will submit the patient's insurance claims on their behalf and provide any additional information they require, but the insurance plan will have the final say when it comes to coverage and anything not previously collected as an anticipated copayment or received from the insurance plan will be solely the patient's responsibility.

We accept all major credit cards (Visa, Mastercard, American Express, and Discover) as well as cash or check. Our office does not accept payment plans for treatment but we are happy to offer Care Credit as a viable no-interest payment option. In addition, patients who are 65 years or older, and who are not covered by dental insurance, will receive a 10% senior's discount.