

FINANCE AGREEMENT FOR PATIENTS OF
DR. GEOFFREY R. BAUMAN

ALL PATIENTS: Payment of fees at the time service is rendered is greatly appreciated as Dr. Bauman must pay his expenses on that basis.

INSURED PATIENTS: Many patients have a contract with an insurance company to help them pay their dental bill. Our office does NOT guarantee that the patient's insurance company will pay. Please understand that, although we have experience in completing the insurance forms for you, the insurance contract is between your employer and the insurance carrier. We will be happy to complete the forms for you as we know this can be confusing sometimes. And you may ask for a predetermination from the insurance carrier and we will file that (can take as long as 3-4 weeks to return). Although that is not a guarantee that the carrier will pay, the carriers usually abide by predeterminations. There is often additional money due after the insurance carrier has paid for which we would bill to you after receipt of insurance payment. Any balance that remains unpaid by your dental insurance carrier will be the responsibility of the patient to pay unless Dr. Bauman has agreed with the carrier not to charge a fee for the service (extremely rare circumstance).

If a patient's insurance company has not made payment to our office within 90 days, then we require that the patient make the payment in full and we will refund any overpayment if the insurance pays. Our office will not enter into a "dispute" with an insurance company over any claim, although we will work with the insurance company to sort out any confusion or questions which might arise.

ALL PATIENTS: If you cannot afford the total payment (for uninsured patients) or co-pay (for insured patients) at the time service is rendered, there are options available to finance that amount, and some options are interest free (see below). **If you elect to finance your payments, just advise our receptionist** and we will be happy to try to help you find some method to manage the balance. Alternative interest-free financing options include:

- a) 0% interest for pre-authorized debit of credit card for up to 4 months (must sign agreement)
- b) Care Credit- 0% interest for up to 3 months for any amount (Dr. Bauman will pay a fee to Care Credit to keep the loan interest free for 3 months as long as the bill is paid on time to Care Credit)
- c) Many credit card companies will provide interest free credit for a year for new card holders. Some of our patients go on line and take out one of those credit cards.

If payment is not made within the time constraints agreed upon above (for payment plan with Dr. Bauman only) then interest charged will be on the unpaid amount at an annual rate of 18% or 1.5% per month. Should the account become severely delinquent, we reserve the right to forward that account to an agency or to seek action in small claims court for the purpose of collection with charges for that action added to the unpaid balance for this account.

For those few treatments that fall under medical insurance and Medicare, we cannot wait for medical insurance of Medicare to pay. We will be happy to file the claim for you but we do not participate with any medical plans.

Adult patient or legal guardian or parent responsible for this account, please sign below that you understand and agree to the above stipulations as the responsible party for the account. If someone other than the adult patient or legal guardian or parent of the patient is responsible for the account, then that party must sign this agreement also. It is the responsibility of the adult patient or legal guardian or parent to inform us if someone else will be responsible for the account and obtain their signature. Otherwise the patient is responsible.

Patient/Parent/Legal Guardian Signature

Date

Dr. Geoffrey R. Bauman, DMD, MS