

# Financial Considerations

## **Payment Policy**

We require payment at the time of service unless other arrangements are agreed to prior to your appointment.

## **Costs and Treatment Planning**

We believe that all patients deserve to know about their dental health and if necessary, what treatment options available to restore you to optimal health. We diagnose and treatment plan according to your needs and what is in your best interest, not based on your dental insurance benefits. After all, our commitment is to you, our patient.

Be assured that prior to the start of any treatment you will know what the total cost of treatment is and we will make a payment schedule that works best for you.

## **I have Dental Insurance. What will it cover?**

We do not participate in any dental networks... But-

Dental insurance benefits can help you offset some of the costs of your dental care. If you are fortunate enough to have Dental Benefits, we can help you maximize them up to the limit of your policy so long as your policy allows you to seek dental care from a dental provider who is not within your insurance network. Our patients have found that any difference in their out-of-pocket investment for going out-of-network is far outweighed by the exceptional care they receive.

We will gladly file your insurance claim for you, and do any follow up necessary to help you maximize your benefits. And, if we file for a predetermination of benefits for a procedure with your insurance company ahead of time you will only be asked to pay for the non-covered portion instead of the total amount at the time of service and we will wait for the balance from your insurance company. Any balance due, should your insurance policy not pay as they estimate, will be billed to you directly.

Otherwise you can always start without waiting for your insurance company, pay for the cost of treatment and the insurance company will send a check directly to you.

## **What payment options do I have for my care?**

Before starting any treatment we will discuss exactly what the cost will be and what payment arrangements are to be made. Payment is expected at the time of service unless other arrangements are made in advance. We accept all major credit cards, debit cards, checks and cash for the services we provide.

## [Financing Options](#)

We feel our patients shouldn't hesitate to approach us about any financial concerns they may have. We understand that many patients may find it difficult to exceed budgets they may have in place. In many instances Dr. Sousa can prioritize the dental care or phase the sequence of treatment needed so that it can better fit into your budget. In addition we offer dental financing options that can help.

East Hills Dental offers dental financing options including interest free financing through [Care-Credit](#) and [Wells Fargo](#). Through these financing companies we are able to help you more easily manage the investment required for your dental care by creating affordable monthly payments instead of a lump sum. More importantly, with these options at our disposal we are able to provide our patients with a means to move forward with the treatment now.

Setting up a consultation with us is the best way to know exactly what your options are. You may be amazed by what we can do for you.