

James L. Gallagher, D.D.S.

3403 Rivers Edge Trail

Kingwood, TX 77339

Financial Policy for Our Patients

Our office wants all our patients to be able to comfortably afford dental care. We will gladly discuss our payment options with you before beginning your treatment. We proudly offer the following financial policy so that our patients can have the opportunity to decide which payment option best suits your needs:

Dental Insurance: Our office will gladly work with you to help get the maximum benefit available to you. Most dental insurance plans do not cover 100% of your cost of treatment. Therefore, you will be asked to pay your deductible and your co-payment for the charges on the day the services are rendered. We are happy to file the forms necessary to assure you receive the full benefit of your dental insurance. We will gladly estimate your coverage; however, many variables exist from carrier to carrier (i.e. deductible, annual maximums, allowable fee limitations, non-covered procedures and other restrictions). Therefore, we cannot guarantee any estimated charges. Because your insurance company is an agreement between you and the insurance company, ultimately you are responsible for all charges. Please know that we will do everything possible to see that you receive the full benefits from your insurance company. If for some reason your insurance company has not paid their portion within 90 days from the start of treatment, you are responsible for full payment at that time. **For all treatment under \$100.00, excluding preventative treatment, you will be asked to pay in full.**

Payment Options:

1. **Cash or check.**
2. **Credit Card:** Our office accepts VISA, MasterCard, Discover, and American Express.
3. **Outside Financing:** Care Credit – Patients can apply while in our office and approval is known within a few minutes. Care Credit offers 3, 6, 12, and 18 month interest free plans for treatment \$300 or more and 24, 36, and 48 month extended payment plans with a 12.96% interest. Interest will apply for treatment under \$300. There is no down payment required, no annual fees and no pre-payment penalty for this plan. If the interest free plans are not paid in allotted time the interest will be 22.98% and accrue from the first day.

Patient Signature

Date