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## **FINANCIAL POLICY**

To our valued patients:

Today in our world of rising prices we are trying to keep our office fees to a minimum by implementing clear and exact payment policies. This will help to reduce our overhead, and thereby pass the savings along to our patients.

**As in the past, as a favor to you, we will continue to file your insurance claims. The following is a list of our payment policies:**

1. Estimated costs of treatment are determined by initial exam. However, costs may vary depending on changes of procedure due to unforeseeable problems encountered once work is initiated.
2. While the filing of insurance claims is a **courtesy** that we extend to our patients, WE MUST EMPHASIZE that as a dental care provider, our relationship is with the patient, not the insurance company. If we do not receive payment from your insurance company within 45 days, payment becomes your responsibility (in accordance with Michigan state law).
3. **Patients having dental insurance will be required to pay their deductible and estimated portion of the fee at the date of service.** You will also be responsible for any balance remaining after the insurance company has paid the claim.
4. **If there is no insurance, payment in full is expected at the time services are rendered.**
5. With major work such as crowns, bridges, partials, and dentures, we will accept half down when the procedure is started; it must be paid in full at the delivery date.
6. **All orthodontic services are to be paid in full at the start of treatment.** If insurance pays ortho benefits, we will estimate your portion accordingly.
7. **We have made arrangements with Care Credit (an outside company) to provide extended payment plans.** More information is available at our front desk.
8. **We accept cash, checks, and most major credit cards: Visa, Master Card, American Express, and Discover.**
9. Your appointment time is reserved for you, because you are important to us. **WE RESERVE THE RIGHT TO CHARGE \$40.00 FOR EVERY HOUR OF SCHEDULED APPOINTMENT TIME IF YOU DO NOT GIVE 24-HOUR NOTICE THAT YOU WILL NOT BE KEEPING YOUR APPOINTMENT.** If you have what we deem to be an unreasonable number of cancellations or no shows for appointments (normally three or more), we may insist that you seek the services of another dentist.
10. We are making every effort to stay on schedule, so please be prompt for your appointments. We reserve the right to reschedule late patients.