

Advanced Perio Financial Policy

Updated 6-10-24

Advanced Perio is a fee-for-service dental practice, and we are not presently in-network with any insurance companies. We require a 50% deposit to schedule a surgical procedure and payment in full 2 weeks prior to the surgical procedure. We require a payment method on-file to schedule a hygiene visit, and accounts are automatically charged 2 weeks prior to the appointment. We offer financing to help spread out the costs of treatment and assist with making treatment affordable in our office.

Dental insurance

Dental insurance is a contract between you and your insurance company. It can be very hard to estimate how much insurance coverage you will receive in our office due to opaque fee schedules, frequent changes to the contract, and complicated policies with many exclusions. We have a team solely dedicated to *submitting* the necessary information to your insurance company for you to receive your dental insurance benefits. We can bill all dental insurances and if you have out-of-network benefits, then you should receive some reimbursement for the costs incurred in our office, though we cannot predict or guarantee any coverage. We do not bill medical insurance. For details, please contact your insurance company directly.

Insurance companies do not always pay in a timely manner or provide benefits consistent with current evidence-based best practices. As a result, we require payment in full for our services prior to treatment and will gladly refund you any money received from your insurance company after treatment. Refunds are mailed by check to your address on record within 30 days of a credit being generated on your account. Any returned refund checks are subject to a \$5 reprocessing fee, and if a check is uncashed after 90 days, then funds will remain on your account and be turned over to the WA Unclaimed Property on a yearly basis.

If you have questions about why your insurance has not paid for services, or paid more or less than expected, please speak with the representatives at your insurance company. While we will submit claims to your insurance company on your behalf, we are not privy to their decision-making and we will direct you to contact your insurance company if you have questions or concerns about insurance coverage.

Financing

To make the treatment in our office as affordable as possible, we offer financing with our trusted lending partners. Depending on your credit score, different options are available to you with varying interest rates.

Should you incur a balance in our office for any reason, you will receive a statement to pay. Failure to pay your account balance in full will result in turning your balance over to an outside collections agency and will disqualify you from participating in the Advanced Perio Implant Warranty Program, where dental implants are guaranteed for the first 5 years after insertion.