



Justin Braga, DDS, MS
Board Certified in Periodontics & Dental Implants

Financial Policy

ABOUT FINANCIAL ARRANGEMENTS AND DENTAL INSURANCE

Dr. Justin Braga believes in giving you the best possible dental care. We want you to feel welcome and as comfortable as possible throughout your treatment. This includes understanding your treatment as well as our financial policy. In order to achieve these goals, we need your assistance and your understanding of our payment policy.

Payment for services rendered is due at the time services are rendered unless payment arrangements have been approved by our staff. We accept cash, checks, Visa, Mastercard, Discover and Care Credit. Returned checks and balances older than 60 days may be subject to additional collection fees and interest charges of 1 ½% per month. **Charges will also be made for broken appointments cancelled without 24 hours advance notice for surgical/non-surgical appointments. Please note if you are more than 15 minutes late please consider your appointment cancelled and you will be responsible for the failed appointment fee.**

We will gladly discuss your proposed treatment and answer any questions relating to your insurance. You must realize, however, that:

- 1) Your insurance is a contract between you, your employer, and the insurance company. We are not a party to that contract.
- 2) Our fees are generally considered to fall within the acceptable range by most companies up to the maximum allowance determined by each carrier. This applies only to companies that pay a percentage (such as 50% or 80% of "U.C.R.", "U.C.R." is defined as usual, customary, and reasonable. This statement does not apply to companies that reimburse based on an arbitrary "schedule" of fees, which bears no relationship to the current standard of cost and care in this area.
- 3) Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover.
- 4) Please be advised that the **ONLY** insurance company this office is in network with is **Delta Dental PPO and Premier**. However we accept **ALL** Dental PPO Insurance Plans and are happy to process your claims for you.
- 5) **Please note we are NOT Medicare providers therefore we will not bill Medicare. We have chosen to "Opt Out" of the Medicare Programs.**

We must emphasize that as dental care providers, our relationship is with you, not your insurance company. While the filing of insurance claims is a courtesy we extend to our patients, all charges are your responsibility from the date services are rendered. We realized that temporary financial problems may affect timely payment of your account. If such problems do arise, we encourage you to contact us promptly for assistance in the management of our account.

Please be aware that you are ultimately responsible for any and all charges incurred in our office. If you have any questions about the above information or any uncertainty regarding your insurance coverage, PLEASE don't hesitate to ask. We are here to help you.

Patient _____ Responsible Party Signature _____ Date _____
Relationship to patient _____



18821 Delaware St, Suite 200 | Huntington Beach, CA 92648 |
Phone: 714.587.9094 | Fax: 833.665.7270 | Email: info@hbperio.com
www.hbperio.com

