



ORAL AND FACIAL SURGERY & DENTAL IMPLANT CENTER
FINANCIAL POLICIES

Drs. Fonseca, Parworth, Logan, Hayes, Burgon and Warburton
4 Medical Park Dr Asheville, NC 28803
828-255-7781

1. Consult evaluations are required to be paid in full at the time of service, regardless of insurance coverage. We will file your claim as a courtesy, and if we are reimbursed for that visit, we will refund you any credit amount or hold the credit amount to apply toward your surgical fee.
2. Our practice participates with SunLife (Assurant) Dental, Blue Cross Blue Shield of North Carolina Dental, Cigna PPO Dental (**Not All Providers**), Delta Dental, MetLife Dental and are PPO providers for BCBS Medical Insurance. In regards to our Non-Participating insurance companies; any non-covered services or remaining balance not paid by the insurance company is ultimately the patient's responsibility. ****Our Practice will not renew our current contract with Cigna and will be Out-Of-Network: June 2018****
3. If our office is filing an insurance claim on your behalf, we will require a deposit be paid on the day of your surgical procedure. Patients with the above participating insurance policies will be required to pay 20% to 30% of your quoted procedure total. Patients with any Out-of-Network insurance policy will be required to pay 50% of your quoted procedure total. We will file your claim, any remaining balance not covered by your insurance company, within 90 days, will be your responsibility.
4. Patients without dental insurance coverage will be required to pay for your procedure in full at the time of your surgical procedure.
5. It has been our experience that most Medical Insurance Policies do not cover the removal of any teeth or IV Sedation.
6. **WE DO NOT ACCEPT MEDICARE, NC HEALTH CHOICE, OR ANY FORM OF MILITARY MEDICAL INSURANCE.** Since we do not participate with Medicare, **you legally cannot file a claim on your own**, and are considered a "self-pay" patient.
8. Currently: our providers are **NOT** accepting **New Medicaid patients** in any of our locations.
7. Orthognathic services are **NOT** covered by Dental Insurance Policies. Orthognathic patients with medical insurance must pay for all non-covered procedures or exempted services in full and are responsible for at least 40% of their covered procedure prior to their surgery date.
8. BCBS medical does not provide pre-determinations of benefits on any procedures we perform.
9. Dental implants and bone grafts are usually not covered by insurance companies; however, extractions in preparation for implants may be covered. A pre-determination of benefits may be appropriate for these procedures and will be submitted at the request of the patient. We require that all dental implants be paid in full at the time of service.

***By signing this, you acknowledge that you have read and understand the above statements.**

PATIENT OR LEGAL GUARDIAN

DATE