

ROCKCLIFF ORAL AND MAXILLOFACIAL SURGERY FINANCIAL POLICIES

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 does participate with several insurance companies. This means that we do not have a signed contract or agreement with any insurance company and any noncovered services or remaining balance not paid by the insurance company is ultimately the patient's responsibility. We DO participate with Delta Dental, Blue Cross Blue Shield of North Carolina Dental, Metlife, and Sun Life.
3. If you have an insurance that will reimburse the provider, we ask that you pay a 40% to 70% deposit for any procedures. The deposit will be dependent upon your insurance policy's annual deductible, and yearly maximum allowable. We will file your claim, and any remaining balance not covered by your insurance company within 90 days, will be your responsibility. IF your insurance pays more than we estimate, we will refund you any credit amount.
4. It has been our experience that many medical policies do not cover removal of teeth. Also, many dental policies do not cover IV sedation, therefore, it will be due at the time of surgery.
5. WE DO NOT ACCEPT MEDICARE, NC HEALTH CHOICE, OR ANY FORM OF MILITARY INSURANCE. Since we do not participate with Medicare, you legally **cannot** file a claim on your own, and are considered a "self-pay" patient.
6. Orthognathic services are not covered by dental insurance. Orthognathic patients with medical insurance must pay for non-covered services and procedures, and are responsible for at least 30% of their covered procedure before their surgery date.
7. BCBS medical will not do pre-determination of benefits on most procedures we perform, except Orthognathic surgery.
8. Dental implants and bone grafts are usually not covered by insurance, however, extractions in preparation for implants may be covered. A pre-determination of benefits may be appropriate for these procedures. 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.

Date _____ Patient or legal guardian