

# Myron Lupsa DDS

909 Ringwood Ave | HASKELL NJ, 07420 | 9738393434

## Written Financial Policy

Welcome and thank you for choosing Dr. Lupsa's practice. Our primary mission is to deliver the best and most comprehensive dental care available. An important part of the mission is making the cost of optimal care as easy and manageable for our patients as possible by offering several payment options.

### Payment Options:

You can choose from:

- Cash, Check, Visa, MasterCard, American Express or Discover Card

We offer a 5% courtesy accounting adjustment to patients who pay for their treatment with cash or check prior to initiation of care for treatment plans of \$1000 or more.

- Convenient Monthly Payment Plans<sup>1</sup> from CareCredit for treatment plans of \$1000 or more
  - o Allow you to pay over time
  - o No annual fees or pre-payment penalties

Please note:

In order to cover our dental practice's overhead, expenses & lab fees Dr. Myron Lupsa requires payment prior to the beginning of your treatment. If you choose to discontinue care before treatment is complete, your refund will be determined upon review of your case. Please note that you may be responsible for any lab fees incurred.

For plans requiring more than 2 appointments, alternative payment arrangements may be provided. For larger, more comprehensive treatment plans of \$1000 or more, a 50% deposit is required to secure your initial treatment appointment.

Your insurance company clearly states a "verification of benefits is not a guarantee of payment". Even if we obtain eligibility before treatment begins, your insurance company may pay differently. Patients having insurance will be required to pay their portion as estimated based on the information provided by your insurance company at the time services are rendered. Once your insurance company pays, should they deny or reduce the benefits, you will be responsible for the account balance at that time.

For patients with dental insurance we are happy to work with your carrier to maximize your benefit and directly bill them for reimbursement for your treatment. However, if we do not receive payment from your insurance carrier within 60 days, you will be responsible for payment of your treatment fees. Should your insurance carrier make payment after 60 days, we will reimburse you promptly and accordingly.

A fee of \$50 is charged for patients who miss or cancel more than 2 times in a calendar year without 48-hour notice. Should you want to schedule an appointment after that point, a non-refundable deposit will be required.

Myron Lupsa DDS charges \$30 for returned checks.

If you have any questions, please do not hesitate to ask. We are here to help you get the dentistry you want or need.

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Patient, Parent or Guardian Signature

Date

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Patient Name (Please Print)

<sup>1</sup>Subject to credit approval