



Dr. Leslie C. Horn, D.M.D.

FINANCIAL AND PAYMENT POLICY

- GENERAL:** Payment for care is due at the time care is rendered. Payment in full at the start or completion of each visit will, in the long run, reduce the cost of your care, as it will reduce our bookkeeping, billing and collection costs.
- INSURANCE** Insurance is a benefit provided to employees to assist them in obtaining proper healthcare as needed. These plans usually **do not** pay the entire cost of the care. Insurance benefits are actually owed to the insured, not the doctor. For your convenience we will file all insurance claims and authorize payment directly to the insured. **Insurance companies often do as they please with no valid explanation.** We will do everything possible to help you obtain the entire insurance benefits you are entitled.
- STATEMENTS:** Your statement will show the total amount owed on your account. Unpaid amounts should be paid within 10 days of the closing date on your statement. Statements will show the aged balances. **Finance charges of 1.5% per month (18% APR) will be computed on all balances shown to be older than 60 days.** We believe this is a fair policy, as it allows a generous grace period, free of finance charge.
- DELINQUENT ACCOUNTS:** Accounts with a balance older than 90 days, toward which there has been no payment, will be considered delinquent and may be subject to collection by means of a **Collection Agency, Civil Suit or Both.** In such cases the debtor shall bear all collection costs.
- PAYMENT OPTIONS:** We accept Cash, Check, Master Card, Visa, American Express and Discover. We do offer financing options with approved credit. We also offer a 5% courtesy discount for any services over \$1,000.00 when paid by cash or check.
- OTHER:** There will be a \$25.00 charge on all returned checks.
ANY TREATMENT PLAN FEES WILL BE HONORED FOR 90 DAYS.

PATIENT ACKNOWLEDGEMENT

I have read and understand this Financial Policy, and I agree to abide by its terms.

Responsible Party

Date