ISLES DENTAL
Sepi Taghizadeh D.D.S.
2534 Hennepin Avenue
Minneapolis, MN 55405
(612) 374-4321

FINANCIAL POLICY

For patients without insurance
Payment in full is due at the time of service. For your convenience, we accept cash, check, Visa, MasterCard, Discover, and American Express. We also offer CareCredit, a unique line of revolving credit for you to afford your dental treatment. As a special courtesy to patients without insurance, we will extend a five percent (5%) bookkeeping adjustment. Unfortunately, we cannot extend the 5% bookkeeping adjustment on credit card payments. Cash, personal checks, Visa, MasterCard, Discover, American Express and Care Credit are accepted as your treatments are provided.

Adult patients
Adult patients are responsible for payment at time of service.

Minor patients
The adult accompanying a minor and the parents (or guardians of the minor) are responsible for full payment. For the unaccompanied minors, non-emergency treatment will be denied unless treatment has been pre-authorized and charges have been pre-authorized to an approved credit plan, credit card, cash or check at time of service.

Missed appointments
Unless canceled with 24 hour notice, our policy is to charge $35.00 per hour booked per patient. Please help us serve you better by keeping scheduled appointments. Patients that cancel or fail 3 appointments without 24 hour notice will be dismissed from our office.

Usual and Customary Rates
Our practice is committed to providing the best treatment for our patients and we charge what is usual and customary for our area. You are responsible for payment regardless of any insurance company's arbitrary determination of usual and customary.

Regarding Insurance
We accept assignment of insurance benefits for most insurance. Isles Dental is contracted with DHA, Premier Dental Group, Delta Dental, Medica, Guardian, Aetna, Minnesota Health Care Programs, MetLife, NHCD. Per our contract with these Insurance Companies we are required to charge according to their fee schedules. For all other insurance we charge what is usual and customary for our area, and you will be responsible for the difference. Please remember that your insurance policy is a contract between you and your insurance company. We are not a party to that contract. The balance is your responsibility whether or not your insurance company pays.

Open Balance Accounts
Accounts with open balances will be charged a rebilling fee of $35.00 each month.

All co-pays and deductibles are due at time of service. For your convenience we accept cash, check, Visa, MasterCard, Discover, American Express and CareCredit. There will be a $15.00 charge for any returned checks.

I have read the Financial Policy. I understand and agree to this Financial Policy:

_____ _____ Date_____
Signature of Patient or Responsible Party Print Name

_____ _____ Date_____
Signature of Co-Responsible Party Print Name