



## Patient Agreement

### Appointments

The complex nature of your dental treatment often requires a series of appointment visits, with specific amounts of time periods between them, allowing for healing, and or lab work to be completed. This allows us to complete your treatment to the high standards that we constantly strive to achieve

We do request the courtesy of at least 2 business day's notice for any scheduling change. Should your dental treatment require a half day or more, it is mandatory to provide us with even more notice (4 business days) in order to coordinate with our other patient's complex schedules, and try to fill this open time which we were reserving **exclusively for you**.

### Financial Arrangements

We will gladly fill out any insurance forms you may require for your insurance, but we do ask that payment be made in full at each appointment. Should you require us to verify and take assignment of your benefits, you may discuss this option with our Restorative Coordinators, Catherine or Harriet. In this case, you would be financially responsible for any outstanding balance for services provided that are not fully covered by your insurance.

#### \*Our Policy on Insurance

Smile Dental Clinic is happy to extend the courtesy of accepting assignment of benefits from most insurance companies for our existing patients. New patients wanting this courtesy extended to them will need to provide their insurance details prior to securing an appointment with us so that we may verify benefits. Predeterminations may be submitted to the insurance company to verify what the insurance company will pay out on a procedure. However, please be aware our primary financial relationship is with our patients or their families and not with their respective insurance companies. Once a payment is made to the provider (i.e. the dentist), if any treatment was denied due to exclusions or limitations in the patient's insurance plan, there will be a balance owing. Final responsibility for payment of our professional services rendered rests with the patient.

#### What is "Assignment of Benefits"?

"Assignment of Benefits" is a legally binding agreement between you and your Insurance Company, asking them to send your reimbursement checks directly to your dentist. When our office accepts an assignment of benefits, we often have to wait 4 to 6 weeks for your insurance reimbursement to arrive. We extend assignment benefits to our patients as a courtesy knowing that this service will help with financial obligations. Extending this service means helping you continue your treatment in a prompt manner without heavy

out of pocket expenses. Dental offices are not required by any legislation in Cayman to do so, however, we are happy to accept assignment and wait for our reimbursement of services. Please note that we also have the right to revoke this benefit at any time if your insurance company practices certain “Nuisance Behaviours”.

### **Responsibility**

I understand that I am responsible for my dental cost regardless of any insurance coverage. I understand that I am responsible for understanding my policy and its coverage limits. We will do our best however to work within the limits of your policy.

### **Informed Consent**

Although it is the goal of Smile Dental Clinic to provide me with sound and successful dental care, I do understand that Smile Dental Clinic cannot guarantee treatment success due to the nature of dental disease. (You must maintain proper oral hygiene between dental visits). I have been notified of the risks and benefits associated with the proposed treatments and what might happen if treatment is not carried out. (See attached Benefits and Risks of Treatment).

**Patient Signature** \_\_\_\_\_ **Date:** \_\_\_\_\_