

Northwest Hills Smiles
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Financial Policy and Insurance Acknowledgment

The staff at Northwest Hills Smiles is proud to deliver the finest and most comprehensive health care available today. In addition, we are also dedicated to making top quality care as cost effective as possible.

Financial Options

Northwest Hills Smiles requests payment or assignment of payment at the time of service. We accept MasterCard, VISA, Discover, Care Credit, and assignment of insurance benefits.

Do you accept my insurance? How much will they pay?

The staff at Northwest Hills Smiles is pleased that you have insurance benefits to help with the cost of your dental care and would like to help you obtain the maximum use of these benefits. Please read the information on our insurance claims process so that we can work together to ensure this benefit.

We currently accept all private care insurance plans (plans that do not require you to select a dentist from a list or require our office to go into a contractual agreement). This means that we work with literally thousands of companies. Although we can look at companies' past payment history, their policies do change; therefore, it is impossible to give you a guaranteed quote at the time of service. We estimate you portion based on the most up-to-date information we have, but is it ONLY AN ESTIMATE. If you would like to know from your insurance company your benefit for specific treatment, we will be happy to file a "pre-treatment authorization" with them prior to treatment. This does delay treatment and is still not always guaranteed by the insurance company.

I thought I paid my portion but I got a bill, why?

We base the patient portion of your bill on our most current data, but there are many factors that can affect this estimate. Insurance companies have hundreds of plans and coverage varies from group to group, even within the same company. Therefore, we can ask for general coverage information, but they cannot relay to us every particular clause of your policy. Also, there may be a deductible (individual or family) or you may have received treatment in another office prior to or in addition to Northwest Hills Smiles which will not be calculated into our database. Sometimes you may need to see a specialist for care; this also uses your annual benefits. Insurance companies do not (and cannot in most cases) notify us of changes to your benefits, they may only notify you.

Insurance did not pay, now what?

We bill your insurance as a courtesy. If insurance does not pay within 60 days, Northwest Hills Smiles reserves the right to request payment in full for services from you and let you collect the insurance funds that are due you. This is rare, but it is important that you recognize that the insurance you have is a legal contract between YOU and your insurance company. Our office is not and cannot be a part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

We welcome you to our family and look forward to helping you get the healthy, beautiful smile you've always wanted. If there is anything we can do to make your visits here more pleasant, please don't hesitate to ask one of our staff members.

Please note that there is a \$50.00 fee if an appointment is canceled without 24 hour notice.

I have read, understand, and accept the terms of the above outlined policies for insurance handling and financial commitments that I may incur as a result of treatment at Northwest Hills Smiles.

Signature

Date