Financial Policy - Office of Robert J. Kacmarcik, Jr., DDS

We are committed to providing you with the best possible care. Your clear understanding of our financial policy is important to our professional relationship. Prior to treatment, you must complete our patient information and medical history forms, read and approve our privacy policy and submit your insurance card for photocopying. Please ask if you have any questions about our fees, financial policy or your responsibilities.

Your appointment time is reserved exclusively for you. If you cannot keep your appointment, you must provide our office with a 48-hour notice to avoid a broken appoint fee of \$50.00.

We will do everything we can to inform you in advance of the anticipated costs of your treatment, including an estimate of the benefit your insurance company is likely to pay. Such information does not preclude the possibility that additional costs may be incurred if unanticipated treatment becomes necessary, nor will it absolve you of your obligation to pay for such treatment. Keep in mind that your treatment needs are not connected to or determined by your insurance benefits.

Insurance is a contract between you and your insurance company. Not all services are a covered benefit in all contracts. We fill insurance claims as a courtesy to our patients. We will not become involved in any disputes between you and your insurance company regarding deductibles, co-payments, covered serviced, "usual and customary" allowances or other issues other than provide factual information as necessary. You, the patient, are ultimately and completely responsible for payment of your account.

Payment for dental treatment is always due at the time of service. Insured patients are required to pay the estimated cost of their care at the time of service. If you do not have insurance, or if your insurance will not reimburse us directly (for example: Delta Dentai or Out-of-State Blue Cross Blue Shield), payment in full is expected at the time of service, unless otherwise arranged in advance.

There are payment options available for those who are unable to pay in full at the time of service. These options must be agreed upon prior to treatment being rendered. Please ask a member of our staff to further elaborate.

During the normal course of business we, or our agent, may pull your Credit Report. The purpose of this is to verify identity in an attempt to reduce fraud. This office does not extend credit, so your Credit Score is irrelevant to us.

After 30-days of invoice date, all accounts are subject to interest. Interest at the rate of six and one-half percent per month will be added to your account until the balance has been paid in full. A non-sufficient funds (NSF) fee of \$50.00 will be added for each dishonored check. It is your responsibility to pay for any costs of collection including, but not limited to court costs, collection agency and/or attorney's fees, incurred by this office, our agent or our assignee.

If an account is referred to, or purchased by, a collection agency, a fee will be assessed (40% of the outstanding balance) and added to your ledger. In addition, you will be responsible for any fees added by or incurred by the collection agency collecting this debt, including, but not limited to: Interest fees at two-percent per month, court costs, US postage, certified mail costs, credit report/skip-tracing costs, courier service and process server fees.

If there is ever a dispute with respect to the amount owed on your account, you must notify this office, in writing, within 30-days of invoice date. For our mutual records, we suggest you send this correspondence via certified mail.

I have read the above policy and understand my responsibility for my account. I, the patient, am ultimately and completely responsible for payment of my account and agree to the above terms.

Signature of Patient or Responsible Party	Date
Completed Printed Name-First/ Middle/ Last	Social Security Number
Assignm	nent of Benefits
This signature on file is my authorization for the re hereby authorize payment to Robert J. Kacmarcik,	lease of information necessary to process my claim. I JR., DDS of the benefits otherwise payable to me
Signature of Patient of Responsible Party	Date

HIPAA Privacy Form 3 (continued)

CONSENT FOR USE AND DISCLOSURE OF **HEALTH INFORMATION**

SECTION A: PATIENT GIVING CONSENT	
Name:	
Address:	
Telephone:	E-mail:
Patient Number:	
SECTION B: TO THE PATIENT—PLEASE READ THE FOLLOWIN	G STATEMENTS CAREFULLY.
Purpose of Consent: By signing this form, you will consent to our us payment activities, and healthcare operations.	se and disclosure of your protected health information to carry out treatment,
provides a description of our treatment, bayment activities, and health	e of Privacy Practices before you decide whether to sign this Consent. Our Notice acare operations, of the uses and disclosures we may make of your protected health information. A copy of our Notice accompanies this Consent. We encourage you to
You may obtain a copy of our Notice of Privacy Practices, including a	
Contact Person: Kerri Kacmarci	K
Telephone: 302-235-7645	Fax: 302 - 235-7563
E-mail: dentist Kaza Comck	1st net
Address: 5936 Limestone Rd.	
Right to Revoke: You will have the right to revoke this Consent a Person listed above. Please understand that revocation of this Cons your revocation, and that we may decline to treat you or to continue to	at any time by giving us written notice of your revocation submitted to the Contact ent will not affect any action we took in reliance on this Consent before we received treating you if you revoke this Consent.
SIGNATURE	
have h Notice of Privacy Practices. I understand that, by signing this Cons information to carry out treatment, payment activities and heath care	ad full opportunity to read and consider the contents of this Consent form and your ent form, I am giving my consent to your use and disclosure of my protected health operations.
Signature:	Date:
If this Consent is signed by a personal representative on behalf of th	e patient, complete the following:
Personal Representative's Name:	
Relationship to Patient:	
YOU ARE ENTITLED TO A CO A Completed Consent For	DPY OF THIS CONSENT AFTER YOU SIGN IT. m will be maintained in the patient's chart.
REVOCATION OF CONSENT I revoke my Consent for your use and disclosure of my protected he i understand that revocation of my Consent will not affect any ac Revocation. I also understand that you may decline to freat or to co	walth information for treatment, payment activities, and healthcare operations. Ition you took in reliance on my Consent before you received this written Notice of the interest of the continuents of the continuents.
Signature:	Date:

© 2002 American Dental Association
All Rights Reserved. Reproduction and use of this form by dentists and their staff is permitted. Any other use, duplication or distribution of this form by any other party requires the prior written approval of the American Dental Association. This Form is educational only, does not constitute legal advice, and covers only federal, not state, law (August 14, 2002).

ACKNOWLEDGEMENT OF RECEIPT OF NOTICE OF PRIVACY PRACTICES

* You May Refuse to Sign This Acknowldgement*

	, have received a copy of this
fice's Notice of Privacy Practices.	
Day Division	
Please Print Name	
Signature	
Date	
For C	Office Use Only
1010	And die die
le attempted to obtain written acknowledge cknowledgement could not be obtained bec	ement of receipt of our Notice of Privacy Practices, bu cause:
☐ Individual refused to sign	
☐ Communications barriers prohibited	l obtaining the acknowledgement
☐ An emergency situation prevented u	s from obtaining acknowledgement
Other (Please Specify)	

© 2002 American Dental Association

All Rights Reserved

Reproduction and use of this form by dentists and their stalf is permitted. Any other use, duplication or distribution of this form by any other party requires the prior written approval of the American Dental Association

This Form is educational only, does not constitute legal advice, and covers only federal, not state, law (August 14, 2002).