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## Financial Policy

Non-insured patients are expected to pay with cash, credit card or third party financing unless other specific arrangements are made in advance. Any appointments reserved for an hour or more will require a deposit due at time of scheduling the appointment and balance will be due the day of service is rendered.

Insured patients, as a courtesy to you, we will help you process all of your dental insurance claims. Please understand that we will provide an insurance estimate to you; however, it is not a guarantee that your insurance will pay. Insurance coverage is subject to limitations, exclusions, waiting periods, frequency, age restrictions, deductibles and maximums which are your responsibility. Please contact your insurance company for a detail of your benefits.

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 rates. Insurance payments are ordinarily received within 30-60 days from the time of filing a claim. If your insurance company has not made payment within 60 days, we will ask that you contact your insurance company to make sure payment is expected. **If after 90 days payment is not received or your claim is denied, you will be responsible for paying the full amount at that time.** \_\_\_\_\_(patient initial)

We will cooperate fully with the regulations and requests of your insurance company that may assist in the claim being paid. Our office will not, however, enter into a dispute with your insurance company over any claim.

Sincerely,

Dr. Avani R. Parmar and Dr. Nirmal M. Shah

Patient name printed: \_\_\_\_\_

Patient / Parent signature \_\_\_\_\_ Date \_\_\_\_\_