

# Fees and Payment Options



Dr. H. Ryan Kazemi  
Oral & Maxillofacial Surgery



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We offer a wide range of payment options designed to make your desired procedure possible and affordable. We recognize the variety of financial challenges that a person may have, and we are ready to help. Our financial coordinator will present the surgical fees and discuss payment options and plans that best suits your needs. Here are some key information to help you plan for your procedure:



## How much does the surgery cost?

The cost of surgery depends on type of procedure, degree of difficulty, and type of anesthesia. For this reason, ***an initial consultation is necessary to establish diagnosis and treatment options.*** A treatment plan is then presented with the recommended procedures and fees that meet your treatment goals and financial needs. Those with insurance may choose to pay the fees and receive reimbursement directly from their insurance company, or pay an approximate co-pay and we will submit the necessary claims. Various payment plans are also available to help spread the cost over time and make it more manageable.

## What does my dental insurance cover?

If you have a PPO dental insurance plan, it can offer benefits for teeth extractions (including wisdom teeth), anesthesia, and some biopsy procedures. Simple bone-grafting procedures may be covered under some plans. We are not member of any HMO plans and can not accommodate them.

## What may be considered under my medical insurance?

Biopsy procedures, traumatic injuries, and some bone grafting procedures for reconstructive purposes may be considered under medical insurances. Dental implants may also be considered if tooth loss was result of trauma or significant pathology such as cysts. Corrective jaw surgery (orthognathics) is also considered under medical insurance although many have specific exclusions.

## What procedures are not likely to be covered by dental / medical insurances?

Dental implants, some bone grafting procedures, cosmetic procedures, and some corrective jaw surgeries are considered elective and therefore not likely to be covered by either dental or medical insurances. You may contact your insurance company for specific rules regarding coverage for these procedures.

## Can I get insurance before my planned oral surgery?

You may choose to obtain dental or medical insurance for your desired oral surgery, but make sure to inquire about specific benefits for such procedures, exclusions, and waiting periods for pre-existing conditions. In most situations, insurance does little to help patients with their oral surgery cost.

## What are deductibles, maximal allowable, annual limits, percent coverage, etc?

- **Deductibles** are a fixed amount that you must pay out-of-pocket before benefits are considered. Depending on your specific plan, this may be \$50-\$250 for some dental insurances or as high as \$2500 for some medical insurances.
- **Maximal allowable, also known as usual and customary rates (UCR)**, refers to a fixed amount that your insurance company has allocated for a specific procedure, based on the procedure itself and zip code of the provider. For example, the maximal allowable for a tooth extraction may be \$300. Your insurance company will base this amount for calculation of your benefits and may reimburse 50 to 100 percent of it based on your plan type. Any amount of the actual fee for the extraction not covered or above the maximal allowable will be your responsibility.
- **Annual limits:** Dental insurances have maximal annual limits for benefits. The majority are \$1,000 to \$1,500 per year, per individual, but may be as low as \$750 or as high as \$5000 (for more premium insurance types). Any dental claims submitted are considered as long as you have available funds in your annual limit. These benefits typically expire at end of calendar year (usually Dec. 31st) and are not transferable.
- **Percent coverage:** The benefits for each procedure may be 50 to 100 percent of the UCR amount. The majority of extractions and anesthesia services are covered at 80% of the UCR. Consultations and x-rays are often covered at 100% of the UCR. Some insurance companies put limitations on panorex x-rays to one every three years.

## What are the payment options?

- **Payment in full:** We will provide you with an insurance claim packet for direct reimbursement by your insurance company.
- **Insurance co-payment:** You will pay your deductible, approximate co-payment, and any amount above your annual limit. We will submit insurance claim on your behalf and wait for insurance payment towards your account. A 60-day agreement is required, along with an active credit number on record. Any balance beyond 60 days will be automatically charged to your credit card on file.
- **2-month office payment plan:** Requires a financial agreement and an active credit card number on file. Your installment will be automatically charged to your card on the appropriate payment date.
- **Long-term payment plans:** This is a three- to 12-month (or longer) payment plan offered by third party financing company (CareCredit or ChasehealthAdvance). A short application (via phone or website) is necessary, along with a credit check for approval. You will make payments directly to the company. This is a NO-INTEREST program, and only a one-time service charge may apply. Speak to our financial coordinator for details or contact [www.carecredit](http://www.carecredit) or [www.chasehealthadvance.com](http://www.chasehealthadvance.com) to apply.

## What if I want to do long-term payment plans but my credit is insufficient to get financing?

There are two options:

- You can ask a family member or friend to become a co-applicant and assist you with the approval process.
- Make installment payments towards the cost of your procedure directly to the office. When you have completed your payments, you can schedule your procedure. We will keep accurate records of your payments. If at any time you change your mind, we will be happy to reimburse 100% of your contributions.

## What are acceptable forms of payment?

Cash, checks (with 2 forms of ID), and all credit cards are accepted. You may also pay online through our website using Paypal.

## What if I can not make my payments after the surgery?

If you have trouble meeting your payment requirements according to the financial agreement, let us know. We understand difficult situations that may arise and we are more than happy to work with you. We can redesign a plan that spreads your payment over a longer time. In the event we don't hear from you and your account becomes overdue, your account will be given to a collection attorney, at significant cost to you. Please let us know if you have financial difficulty so we can help.

## What if I have no money at all?

We might be able to make recommendations for clinics or teaching facilities that might provide assistance.

# Financial Planning for Your Visit

## Prior to consultation:

- **What type of insurance do you have?** HMO, PPO, Discount plan. We can accommodate PPO plans and certain discount plans, even though we are not member providers with them
  - **Get your insurance benefits:** Contact our office and provide us with your insurance information. We will be happy to obtain your benefits and explain it to you.
  - **Obtain approval for payment plans:** If you would like to establish a payment plan, you may apply through CareCredit at (800) 677-0718 or online: [www.carecredit.com](http://www.carecredit.com). Or contact ChaseHealthAdvance at (888) 388-7633 or online at [www.chasehealthadvance.com](http://www.chasehealthadvance.com). You can obtain a credit line for your planned procedure.
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## During consultation:

- Exact fees will be presented based on your desired procedures and recommended treatment plan.
  - Our financial coordinator will discuss various payment options and insurance benefits if applicable.
  - To receive exact benefits, a pre-treatment estimate can be submitted to your insurance company at this time.
  - Short- and long-term payment plans are presented.
  - In-office payment plans and insurance payment arrangements require a signed agreement and a valid credit card number for record (debit cards are not accepted)
  - All fees and financial arrangements are presented, signed, and a copy is give to you in your packet.
  - A scheduling deposit of \$250-\$500 is required to reserve your appointment
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## On the day of procedure:

- All discussed fees are paid prior to the procedure
  - All checks require two forms of ID and are verified for sufficient funds prior to surgery
  - Please come prepared to assure you have your planned procedure done as scheduled.
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**We accept cash, checks,  
and all valid credit cards**

**You may also pay online  
via our Web site:  
[www.facialart.com](http://www.facialart.com)**



## About Dr. H. Ryan Kazemi



**Dr. H. Ryan Kazemi** is an oral and maxillofacial surgeon certified by the American Board of Oral and Maxillofacial Surgeons. He received his dental degree from the University of Pennsylvania, School of Dental Medicine in 1990. Following a one-year internship at the Albert Einstein Medical Center in Philadelphia, he pursued surgical training at The Washington Hospital Center in Washington, DC, where he received his certificate in Oral and Maxillofacial Surgery. Dr. Kazemi has practiced in Bethesda, Maryland, since 1997, providing a full spectrum of oral and maxillofacial surgery procedures with emphasis on extractions, dental implants, bone grafting, and corrective jaw surgery.

Dr. Kazemi is a diplomat of the American Board of Oral and Maxillofacial Surgeons, and an active member of the American Association of Oral and Maxillofacial Surgeons, American College of Oral and Maxillofacial Surgery, Academy of Osseointegration, American Dental Association and Entrepreneur Organization.

He has served as the founder and president of several dental and implant study clubs in the Washington DC area. Dr. Kazemi has published and lectured extensively on dental implants, bone grafting, and practice management. His newsletter, *To-The-Point* is read by more than 2000 dentists every month. He is also the founder of DDSForums.com, a professional networking site for dentists.

Dr. Kazemi serves on the medical staff for D.C. United, the major soccer league team in Washington, D.C. and the US national soccer team for the care of their athletes.

### Our expertise and service allow you to:

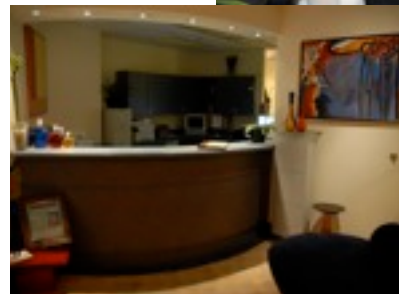
- Be treated by a specialty trained and skilled doctor
- Achieve the results you expect
- Have a speedy recovery
- Make appointments easily and efficiently
- Be seen quickly and on time
- Feel safe and comfortable
- Experience a warm and personal service

**Experience oral surgery care that...**

**Patients talk about**

**Referring doctors brag about**

**And our team delivers everyday**



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