

Financial Information For Your Patients



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Often, during your consultation and referral to our office patients inquire about the cost of surgery, payment options, and if we accept their insurance. Finances are one of the most important factors that will determine if your patients will continue with your recommended oral surgery procedures. Our financial protocol and payment options are designed to help your patients with the following:

- Understand surgical fees before treatment
- Educate them on their insurance and available benefits
- Provide payment options to make procedures possible

This short guide will help your office improve patient communication and treatment acceptance by understanding our financial protocols, payment options, and range of fees for common procedures that will make your referral more effective.

Key information about our financial protocols

- Fees and payment options are discussed following consultation and before treatment is provided.
- While we are not member providers with any insurance plans, we help patients with obtaining benefits, provide them with all necessary claims and documents, or submit insurance claims for them for payment to our office.
- Patients may contact our office and obtain insurance benefits prior to making an appointment.
- We offer insurance pre-authorizations for those who want to know their exact benefits and co-payment prior to their surgery.
- Are you a PPO participant? Although we don't participate in any PPO plans, we can accommodate most plans and extend the same in-network benefits for your patients (see below).
- All payments, whether in full or as co-payments, are made and verified prior to treatment.
- We offer several payment options and special arrangement for those in unique circumstances.
- All fees, financial policies, and payment schedules are reviewed, written, and signed by patients prior to treatment.
- Any overpaid accounts due to insurance payments are immediately reimbursed to the guarantor.

One oral surgery office for all of your patients' needs

Our financial protocol is designed to assist all of your patients with whatever needs they may have. This way you can be assured that all of your referred patients are treated and taken care of regardless of their financial challenges. It will also save you time by preventing callbacks and requesting a referral to another provider. Based on an ongoing one-on-one relationship between your office and ours, we can take care of all of your patients.

- **Fee for service patients:** Patients with no insurance are provided options for payment in full or one of our interest-free payment plans.
- **PPO patients who don't mind going outside of the network for best care:** In our experience, many patients with PPO insurances do not mind going outside of their network *when they are highly recommended to a specific oral surgeon* for their problem. They want the best care and results, and they don't mind paying more out of pocket. Of course, they have the same benefits available and do get the reimbursement as if they went to an in-network office. To most patients, the experience, patient service, and the surgical results they get, is more important than the relatively small additional out of pocket expenses.
- **PPO patients who want only in-network oral surgeons:** For those patients who only want to see a participating oral surgeon, we can extend the same benefits as an in-network practice. We obtain their insurance information and provide them with their maximal and UCR amounts. We can then provide the procedure based on their allowable and limits. They get the service and results they expect with the same in-network benefits.
- **No insurance and financially strapped patients:** When you come across patients who have no insurance and have limited finances, simply give us a call or send an email and let us know. As an extension of your practice, we can provide them significant courtesy off the fees and provide them with a payment plan that is feasible and manageable for them.
- **No funds available at all:** We take our relationship with you and your office seriously. We appreciate all your referrals and trust, rest assure that we will take care of them. We will be happy to provide our care at no cost to them. Just give us a call or send us an email and explain the circumstances.

It's our goal to make your referral process easy and less time consuming for you and your office. Working with us will provide you the benefits of:

- **Easy online single-click referrals**
- **Remarkable surgical results and experiences for your patients.**
- **Financial and payment options designed specifically for your patients' needs.**

Our payment options

Payment in full: Patients with insurance benefits are given a complete claims packet for self-reimbursement.

Insurance Co-payment: We can obtain benefits and submit claims for payment to our office. Patient pays their deductible and approximate co-payment prior to treatment. An agreement letter with a valid credit card is requested for this option. If patient's insurance has not made payment within 60 days, the balance is automatically applied to their account.

Two-month payment plan: Offered through our office. A financial agreement form along with a valid credit card is required for this option. Patients installment is automatically applied to their account on the agreed date.

Extended payment plans: Six to 24 month payment plans are offered through CareCredit or Lending Club. Once approved, the patient does not make any payments to our office. There are no interest charges with these options, but a one-time service charge (5-10%) may be applied based on terms of their payment plan. (Extended payment plans up to 48 months are also available but do include interest). Patients may contact our financial coordinator for details or contact www.lendingclub.com or www.carecredit.com

Forms of Payment

- Cash
- Checks
- All major credit cards
- PayPal via our website

Addressing patient's questions / concerns during referral:

When you refer patients, they may ask questions or express concerns regarding finances, insurance participation, or payment options. Such objections can be prevented by using effective referral processes and communication style that builds patient confidence in your recommendations. For more details on dialogues, responses, and solution, please see our article on ['effective patient referrals'](#).

Also check out [Financial FAQ for staff and doctors](#)