

# Financial Protocols For Your Patients



Dr. H. Ryan Kazemi  
Oral & Maxillofacial Surgery

(301) 654-7070  
[www.facialart.com](http://www.facialart.com)

4825 Bethesda Ave., #310  
Bethesda, MD 20814

Often, during your consultation and referral to our office, patients inquire about the cost of surgery, payment options, and whether we accept their insurance. Finances are one of the most important factors determining whether 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.

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## 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
- 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

## 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. The 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. Patient's installment is automatically applied to their account on the agreed date.

**Extended payment plans:** Three to 12-month payment plans are offered through CareCredit or ChaseHealthAdvance. Once approved, the patient does not make any payments to our office. There is no financing charges with these options, but a one-time service charge (5-10%) may be applied based on terms of their payment plan. Patients may contact our financial coordinator for details or contact [www.carecredit](http://www.carecredit) or [www.chasehealthadvance.com](http://www.chasehealthadvance.com) to apply.

## 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'.