

# Financial Information For Your Patients



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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.
- We offer insurance pre-authorizations for those who want to know their exact benefits and co-payment before their surgery.
- Although we don't participate in any PPO plans, we can accommodate most PPO plans and extend the same in-network benefits for your patients (see below).
- 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 before the treatment.

## 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 valuable 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.

## 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 before the treatment. An agreement letter with a valid credit card is requested for this option. If the patient's insurance has not made the 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:** 6 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 fee (5-10%) may be applied based on the 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](http://www.lendingclub.com) or [www.carecredit](http://www.carecredit)

## Resources For Your Office:

- [Inquire About Fees and Insurance Benefits Form](#)
- [Financial and Payment Options](#)
- [Insurance Related Questions About Oral Surgery Procedures](#)
- [Extended Payment Plan Options](#)

## Best Practices For Patient Referral And Financial Inquiries

### NO TIME TO REVIEW OUR FINANCIAL OPTIONS- NO PROBLEM!

#### ALL YOU NEED TO SAY IS:

*"Now, you should know that Dr. Kazemi's office does not participate in your particular PPO insurance plan. However, they can accommodate most PPO plans and offer several options on using your insurance. I'll have our front desk give you a copy of their insurance brochure options."*

Once your front line gives the patient our brochure they should say, *"Please, give them a call, they are fantastic and will address any questions you may have."*

### WANT TO BE MORE EFFECTIVE? FOLLOW THIS PROCESS

#### 1. Procedure Recognition Stage

- The patient is advised on the specific treatment once recognized: Teeth extractions, implant placement, biopsy, etc.
- Educate patients on your findings, treatment recommendations, and why and how such treatments will benefit them.

*"Jane. Your wisdom teeth are quite crowded and impacted; I highly recommend extractions this is typically a 30-minute procedure that is done best under IV sedation. It will help to prevent infections, protect the adjacent teeth from irreversible gum disease or decay, and improve your access to hygiene and cleaning, and this should be done as soon as possible to avoid problems."*

#### 2. Referral Stage

- Advise the patient that for that specific treatment, you are going to recommend your team oral surgeon, Dr. Kazemi [this is where you build confidence and credibility]:

*"I would like you to see Dr. Kazemi who is our team oral surgeon, for the extraction of your wisdom teeth. He is one of the most trusted oral surgeons in the DC metro area. He is board certified, very experienced, and skilled in wisdom teeth extractions. He has a terrific team with great service and attention to every one of their patients who consistently give the highest reviews and recommendations. I think you will have an amazing overall experience!"*

- Give a time frame on when you would like them to schedule:

- *Emergency: "The wisdom teeth are infected, and you should be seen immediately. Let's call them right now and get you over to their office."*
- *Urgent: "The wisdom teeth are inflamed, and you should see them as soon as possible. Please make an appointment this week."*
- *Elective: "Even though the wisdom teeth are not hurting you right now, it's best to address it to prevent problems. You should call them and arrange an appointment within a month or two."*

### 3. Financial Preparation

- Provide some basic information on what to expect from a financial standpoint.

*“Now, you should know that Dr. Kazemi’s office does not participate in your particular PPO insurance plan. However, their fees are very close, the same or sometimes even under what your insurance allows on common oral surgery procedures. You will have the option of payment in full with a 5% courtesy off while they provide you with a complete claim packet with direct reimbursement to you. Or, they can arrange a co-payment option where they will submit claims on your behalf. They also offer flexible payment plans should you need it. Again, the outcome of your surgery and the experience you will have is well worth it. Please contact them for more details on insurance and payment options. They are very easy to work with.”*

**In our experience, 80% of patients are ok going outside of their network, with either full payment or co-payment options. As long as they understand the difference is insignificant, and they are getting a high level of service and experience.**

- Give them a copy of our financial / insurance brochure or send them a link to the information on our website.
- Give a referral form or submit the online form on our website.
- Advise them to speak to us with any additional questions or clarifications.

#### **\*\* What if a patient requests an in-network surgeon, despite your strong recommendations?**

- Advise them of our additional option for in-network process [see below for details]

*“Sure. I completely understand your concern about the out-of-pocket expense. Because of our special relationship, Dr. Kazemi’s office can get your insurance benefits and treat you with the same in-network fees as a participating office. This way you are getting the best treatment while getting the same benefits. Remember their fees in most cases are either very close, the same or below the in-network fees. When you call them, let them know specifically about your need, and they will take care of you.”*

### **The Big Points:**

- **Emphasize surgical outcome, experience, and service.**
- **Build trust and confidence and convey experiences by your office and former patients.**
- **If there are special circumstances or needs, let us know we can customize our approach based on your patients’ needs.**