



LOWELL, NASHUA & CHELMSFORD  
ORAL SURGERY ASSOCIATES

### **Financial Policy**

It is our goal to provide you with the finest quality care at the most reasonable cost possible. To accomplish this, we will work with you to maximize your insurance reimbursement for covered procedures and find a payment option that works best for you. You are fully responsible for all fees and charges, regardless of your insurance coverage.

For your convenience, we have listed all of our payment options in the next section below.

**Office Visits & Consultations:** Our surgeons perform an office visit/consultation prior to your treatment. If you do not have insurance, we require payment in full at the time of service. If you do have insurance, any copayments, deductibles or coinsurance will be due at time of service.

**Surgeries/Procedures:** We will provide you with an out-of-pocket estimate when you meet with our treatment coordinator. If you have insurance, we may submit a predetermination of benefits request to your insurance.

If you are scheduling dental implants or a complex treatment, 50% deposit is due upon scheduling and the balance is due the day of your procedure. Hospital surgeries are expected to be pre-paid 2 weeks in advance.

**Cancellation/Rescheduling:** We strive to schedule appointments so we meet the needs of every patient while minimizing your wait time. We will call or text you prior to your appointment to remind you of your appointment and arrival time. Likewise, we understand circumstances arise which may necessitate you needing to reschedule or cancel your appointment with us. We request you contact us within 24 hours to reschedule or cancel appointments. Please be aware that missed appointments or appointments cancelled without 24-hour notice are subject to a \$100 fee. You may be asked to provide a deposit before rescheduling another visit or you may be dismissed from the practice. This is because broken appointments represent a cost to the practice and other patients who could have been seen in the time reserved for you. If you arrive more than 15 minutes late, we reserve the right to cancel the appointment.

**HMO Patients:** If services provided are considered under your medical insurance (biopsies, cysts, sleep apnea, TMJ, infections, jaw deformities) and you are a member of an HMO, you must have a referral from your primary care physician. A referral from a dentist is not adequate for medical insurance consideration. A medical referral may be needed as well for certain wisdom tooth-related surgeries. Obtaining a medical referral is the patient's responsibility. If you do not have a referral, your medical insurance company may deny your claim or process it as "out-of-network."

**Workers Compensation:** We do not accept workers compensation cases.

**Personal Injury:** This office does not accept liens nor bill for auto-accident or other liability or lawsuit-related cases. The patient is responsible for services provided at the time of service.

**Minor Patients including those with divorced parents:** The adult accompanying a minor is responsible for the full payment. The parent who brings the child to the appointment is deemed responsible for payment, regardless of who provides insurance coverage. Our office will not become involved in disputes over which parent is the responsible billing party.

Payment Options

### **Pay Online**

For your convenience, we have made secure online payments available. Please [Click Here](#) to make your online payment.

### **Payment Options: No Cash Accepted**

As part of our ongoing commitment to safety, efficiency, and secure transactions, our office no longer accepts cash payments.

We gladly accept the following payment methods:

- **Money Order**
- **Check**
- **Debit Cards**
- **Credit Cards** (Visa, MasterCard, American Express, Discover)
- **HSA/FSA Cards**
- **Care Credit**

Payment is due at the time of service unless other payment arrangements have been made in advance.

If you have any questions about payment options or need assistance with financing arrangements, please contact our front desk team at **(978) 458-1264**. We're happy to help.

#### **Lowell Office**

33 Bartlett Street, Suite 405  
Lowell, MA 01852  
978-458-1264

#### **Nashua Office**

20 Cotton Road, Suite 202  
Nashua, NH 03063  
603-595-9119

#### **Chelmsford Office**

26 North Road, Second Floor  
Chelmsford, MA 01824  
978-328-0432