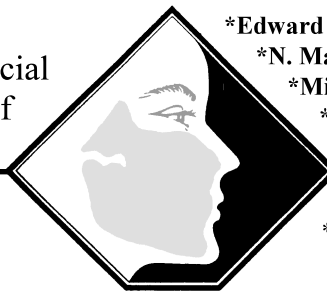


Oral and Maxillofacial  
Surgery Associates of  
Western New York, P.C.

www.oralsofwny.com



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**INSURANCE WAIVER:**

**PLEASE READ**

Welcome to our practice. Our wish is to be sure your visit meets your expectations in every way. With this, we want to be sure you understand our office financial policies and the involvement of your insurance as payment for your care today and in the future.

- 1: If you participate in any type of MANAGED CARE PLAN (PPO, PDO, HMO), it is your responsibility to check with your insurance carrier to see if we are participating in your particular plan. Because we participate in only a few select PPO products, and one HMO (Univera Healthcare), it is impossible for us to check on each plan that is presented. Many Insurance Carriers have one parent name (ex. NOVA), with multiple plans and types of coverage under the one parent name. It is important that you are aware of the type of coverage you carry and check directly with your insurance carrier for current listings of participating physicians. Every surgical patient seen in our facility will be asked to give a deposit prior to care, regardless of insurance coverage.
- 2: Many HMO's and Managed Care Plans have an "out of plan" allowance. This means that there will be a reduced rate of insurance coverage for your visit if we do not participate with your plan. Again we ask that you check directly with your insurance carrier for verification of this allowance. It is your decision as to whether you wish to see a participating surgeon or a non-participating surgeon.
- 3: If you have MEDICARE: Medicare does not cover dental care. If you are over 65 years of age with no dental coverage, we do offer a senior citizens discount. If you are having a MEDICAL procedure in our facility, we will bill MEDICARE for you, however, we do not participate with Medicare and the Medicare reimbursement will come directly to you.
- 4: You are directly responsible for your account in our office. We will bill your insurance carrier as a courtesy. We ask that you follow-up on your insurance claim and call our office should you need your claim resubmitted for any reason.
- 5: PLEASE BE SURE TO TAKE ADVANTAGE OF THE PAYMENT OPTIONS BELOW TO MAXIMIZE YOUR ABILITY TO GET A DISCOUNTED FEE ON SERVICES:

(These discounts do not apply if you are participating in a reduced reimbursement insurance plan that we accept)

Payment in full the same day as your surgical procedure—5% Cash/Check discount.

Payment in full the same day as your surgical procedure—3% Charge Card discount.

We accept: Visa, Mastercard, Discover, and have "90 day" Care Credit applications available.

We do not accept Workmens Compensation, No-Fault and Medicaid.

We are happy to submit an insurance pre-determination prior to surgery at your request.

**ALL OF MY QUESTIONS HAVE BEEN ANSWERED REGARDING THE FINANCIAL ASPECT OF MY ACCOUNT.**

\_\_\_\_\_  
GUARANTOR SIGNATURE

\_\_\_\_\_  
DATE

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