



Michael D. Gillespie  
DDS, PA  
*A Family of Smiles.*

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## **Financial and Cancellation Policies**

**T**hank you for choosing us for your dental care needs. In order to assist you in understanding and managing your responsibilities as a patient in our office, we have developed the following policies:

### ***Payment***

We accept cash or personal checks at the time of treatment. MasterCard and Visa are welcome, as well as CareCredit. CareCredit is a healthcare charge card offering several delayed payment options depending on the amount charged. Please ask us for more information if you are interested. We do not accept monthly payments, and request your balance be paid by completion of treatment.

### ***Insurance***

If you have dental insurance, we will file your claims as a courtesy to you *after* you have become an established patient. However, all balances of money owed are personal balances *regardless* of what the insurance company pays. We will do our best to provide you with an estimate of what you might expect from your insurance company. **Ultimately, your insurance is a contract between you, your employer, and the insurance company.**

It is your responsibility to tell us if your insurance changes or updates for any reason.

### ***Cancellations***

We request 24 hours notice if you are not able to keep your scheduled appointments. After three broken appointments without notice, no further appointments will be scheduled.

In case of minor children or other dependents, a parent or guardian must be present at the time of all appointments. The person presenting the patient to our office will be the person responsible for payment of services rendered.