

**Samuel Romano, D.M.D.**  
**120 Park Avenue, Madison, NJ 07940 973-377-7088**

**Financial Policy Statement**

Payment for all procedures is due in full at the time of service. Payment may be made by cash, check or credit card. We also offer an extended payment plan through an independent company.

As a courtesy, we will file claims with your primary insurance provider. Full payment is still due at the time of service, and we will submit claims indicating that the insurance check be sent directly to you.

For Hygiene Maintenance Visits, estimated co-payments will be your responsibility at the time of service and we will submit the insurance claims on your behalf with benefits being sent to us.

We have different policies for specific companies due to the nature of the insurance company. Delta Dental patients will pay no co-payment at Hygiene Maintenance Visits, but will pay 50% of all other fees at the time of service, with any remaining balance due after insurance payment is received. Blue Cross Blue Shield patients will pay in full for all services, including Hygiene Maintenance Visits, at the time of service.

If you have secondary insurance, it will be your responsibility to submit those claims.

You must understand the policy you own; therefore, you may need to contact your insurance company or your human resources department for specifics on your policy. Each policy is different so you should get details regarding the percentages paid for services and the maximum yearly benefits allowed. It is important to understand that not all necessary recommended dental treatment is covered by insurance.

If we do not receive payment on a claim within 60 days, the claim will be deleted and full payment for services will be your responsibility.

**Confirmation and Need to Change Appointment Policy**

In our practice, we assist patients with their responsibility to keep their appointments. For hygiene appointments scheduled at least three weeks in advance, patients will receive both a postcard by mail and an automated phone call confirming their appointment. For appointments made less than three weeks in advance, as well as all other appointments, an automated phone call will confirm the appointment.

Appointment time is reserved for you and we faithfully try to respect your valuable time by seating you promptly.

As long as we receive 48 hours notice of your need to change your appointment, there will be absolutely no charge. Should we not hear from you at least 48 hours prior to your scheduled appointment, there will be a \$50 charge for your missed appointment.

I certify that I have read both the Financial Policy Statement and Confirmation and Need to Change Appointment Policy and understand their content.

I understand that these policies apply both to myself and any other family members, minors or dependents.

\_\_\_\_\_  
Patient (or patient's representative)

\_\_\_\_\_  
Date