



129 East 1st Street • Springtown, Texas 76082 • 817-523-4648
frontdesk@LarryMurphyDDS.com

Larry D. Murphy DDS

FINANCIAL ARRANGEMENTS AND DENTAL INSURANCE

We are committed to providing you the best possible care available. Our office is **not** contracted as a provider for **ANY** insurance company due to the limitations they attach to treatment, regardless of the diagnosis. Our commitment is you, our patient, not to any insurance company.

Your insurance benefits have been negotiated and purchased by your **employer**, and offered as a benefit to you. The contract is between you, your insurance company and your employer. We are not a party to that contract and do not have **any specific** information regarding **your benefits**.

As a courtesy, we will assist you in filing electronic claims to receive the maximum **“out-of-network”** benefits you are eligible to receive. Because we have no guarantee of payment of specific payment amount from your insurance company, we ask that all of our patients secure financial arrangements prior to their scheduled treatment.

We offer several options regarding financial arrangements for treatment. Please check the option(s) you have selected so we may process any necessary paper work prior to your treatment.

- Payments made in full by cash or check will be adjusted less 5% as a courtesy for cases over \$2400.00.
- Payments made in full by major credit card.
- 60% down payment on all restorative work. We will file your insurance and wait for the **“assignment of benefits”** from your insurance company. We do require the “signature on file” authorization form that follows to be signed, allowing any residual balances not paid by your insurance company to be applied to the credit card on file. (See form)
- For **preventative services** only, we will file your insurance and wait for the **“assignment of benefits”** from your insurance company. We do require the “signature on file” authorization form that follows to be signed, allowing any residual balances not paid by your insurance company to be applied to the credit card on file. (See form)
- Extended payments can be arranged by using one of the following outside lending sources: (See applications for plan details)
 - Care Credit:** offers payment plans up to 6 months with no interest. *
- **If outside financing is used, the entire fee less a usage fee of up to 5% will be applied and your insurance reimbursement will be mailed directly to you.**

As you can see, **Larry D. Murphy DDS** offers several different options and we are happy to answer any questions you may have. We are here to help you.

Signature

Date