



Duca Dentistry

347 Valley Road, Clifton, NJ 07013 973.278.8181

Insurance and Patient Responsibility

1. Your insurance coverage is a contract between you, the patient, and your insurance company (not the doctor).
2. Deductible is the patient's responsibility.
3. Co-insurance and Co-payments are the patient's responsibility.
4. Filing insurance claims is a service provided without charge and in no way relieves you of responsibility of your bill.
5. We accept assignment with only insurances that we participate with.
6. If you have secondary insurance, please let us know and we will submit your claim for you.
7. If you do not reply to your insurance company's request for further information you will be responsible for the charges.
8. If you do not advise our office of a change in your insurance and we receive denial you are responsible for the charges.
9. If your coverage does not cover specific procedures you will be responsible for the charges.
10. If your insurance payments are sent directly to you, it is your responsibility to send them directly to our office with the E.O.B.
11. There will be a billing charge of \$10.00 for balances over 60 days
12. There will be a finance charge applied after 90 days at a rate of 18%.

I have read and completely understand the above office policy and patient responsibility.

SIGNATURE OF PATIENT _____

Date: _____