Ways to Pay

- **Payment of Responsible Party (RP) portion *__in full__*…**

    - Cash or Check are *strongly preferred*, and earn a *5% discount* on RP balance owed
    - Credit, Debit, HSA, Flex, or other merchant services cards are perfectly acceptable, and earn a *2% discount* on RP balance owed

- **Payment of RP portion *__over time__* (0% interest in-house financing)…**

    - **Down Payment (DP):**
        - Cash/Check are strongly preferred. *For DP only, credit/debit or other merchant account/card is acceptable w/o incurring surcharge*

    - **Recurring Monthly Payments (over agreed-upon term):**
        - Auto-draft from checking/savings account is strongly preferred *and avoids processing fee/surcharge*
        - Auto-charge to credit/debit card or other merchant account are perfectly acceptable, but incur a *3% surcharge* on balance owed
        - Checking/savings payments rejected due to insufficient funds (NSF) incur a $50 per-occurrence service fee

- **Estimated Insurance portion…**

    - Your benefit amount is an estimate only. We do our very best, *as a courtesy*, to first verify and then collect your estimated benefit.
    - Estimated benefit is typically paid in monthly, quarterly, or annual installments (every company handles this differently)—*not all at once*.
    - If a claim is denied or not paid in a *timely* manner, RP will be responsible for keeping the balance owed current. Appropriate refunds will be issued if/when indicated.
    - Secondary insurances do not always pay—it depends on the plan and the primary insurance.
    - Any changes to your insurance need to be communicated to us ASAP. *Never cancel or change your insurance after starting treatment*.
    - Please remember that insurance companies are *expert* at figuring out ways to deny claims or payments—they are not our friend or yours.
    - We do our best to collect payment of benefits directly. *If insurance checks are sent to you, call us right away (do not cash/spend them)*.

****** Ernstberger Orthodontics is a "DBA" — transactions will show as "SEE, LLC"*

Acknowledgement: ______