



# Barrett L. Bartell, D.D.S., P.A. Tom C. Howorth, D.D.S.

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## Financial Policies

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Dr. Bartell, Dr. Howorth and all our staff are proud to provide you with top-quality care and are dedicated to making that care as cost effective as possible. Payment is expected at the time service is rendered, unless other financial arrangements have been made prior to the appointment. We accept cash, money orders, cashiers or personal checks, debit cards, Visa, MasterCard, Discover, and **CareCredit**.

We neither file insurance nor accept insurance benefits in lieu of your payment. Insurance is a contract between the patient, the employer and the insurance company and has no obligation to the dental office. Although we do not accept assignment of insurance benefits, as a service to you we are happy to provide the necessary forms for you to file on your insurance for reimbursement, and answer any questions you have about the process. In order for us best help you please give us all your pertinent insurance information so that we can provide accurate forms.

Because we truly want to make the financial aspect of your treatment as comfortable as possible, we want to introduce you to CareCredit, a flexible, interest free\* and low interest\* monthly payment plan that can be used immediately upon approval. Preapproval is available online at [www.carecredit.com](http://www.carecredit.com) or our financial advisor can work with you in our office. \* terms and conditions will apply

We are always available and willing to discuss these many payment options with you. Please don't hesitate to come to us with any questions you may have. We enjoy helping you and contributing to your successful treatment.