

Financial Policies and Options

for the office of

Dr. Joe Steven
232 N. Seneca
Wichita, KS
262-5273

We have several financial policy options available for your convenience in receiving the proper dental care. We have found that our patients appreciate knowing exactly what dental financial responsibilities they will incur. Therefore, we inform our patients about our financial policies before we begin treatment. Knowing this ahead of time allows us all to arrange for the completion of the necessary dental treatment.

Dental Insurance

Most insurance companies will not cover 100% of all dental expenses. Your portion, not covered by insurance, is due at the time treatment is performed.

Please understand that dental insurance is a contract between the patient and the insurance carrier, and not between the insurance carrier and the dentist. The patient is still the responsible party regarding dental fees. We will be glad to process your insurance forms at no charge.

Please be aware that we are only capable of approximating your portion due to the large number of insurance companies and to their periodic changes within their contracts without notifying each dental office of these changes.

Cash or Check

Payment in full is due when services are performed.

5% Prepayment Bookkeeping Courtesy

On services over \$100, a 5% reduction will be given when paid in full prior to that appointment date. A refund will be made if the proposed treatment is not completed.

Mastercard, VISA or Discover

Dental Credit Card

We've made arrangements with a credit card company that will finance your dental work with approved credit. This will allow you to complete your dental work without delay and make relatively small monthly payments. Application forms are available at the reception desk.

Senior Citizen Courtesy

For our patients 65 years or older, we offer a 5% fee reduction. On services over \$100, an additional 5% reduction will be given if paid prior to your appointment date.

Gradual Treatment Plan

If it will be easier financially for those patients without dental insurance, we can plan the completion of your dental work by spreading your appointments over several months or years. We will arrange to do the more urgent services at the beginning of treatment.