

Assiniboine Dental Group Financial Policy

At Assiniboine Dental Group we offer a high standard of oral health care service in a state-of-the-art facility. We use both time-tested and the latest treatment modalities and technologies.

We follow the fees suggested in the current Manitoba Dental Association's fee guide. These are among the lowest fees in Canada. For our patients we feel they represent great value for the services we provide in our modern clinic.

In order for us to maintain our practice and meet our obligations, it is essential that we are paid for our services in a timely and complete manner. As with any business we would prefer payment for our services on the day they are rendered. For our patient's convenience we accept Visa, MasterCard, debit, cheque and cash.

Patients with Dental Benefits

A dental benefit plan is a contract between the plan administrator (often an insurance company) and the patient (and or their employer). The dental office is not a party to that contract. Some of the services offered, required, or requested may not be eligible under your plan. Receiving our services indicates your acceptance of responsibility to pay our fees in full.

Assignment of Benefits

Assiniboine Dental Group is pleased to let you know that we accept insurance assignment from the first-to-pay "primary" insurance company, if that dental plan allows assignment of benefits. We offer this service as a courtesy to our patients, and in the hope it will help make dental care more accessible for you and your family. Most claims are submitted electronically and are often adjudicated instantly. If we have received an explanation of benefits and know which portion of our fees are not paid by your plan, payment by you of that portion is expected on the day of service.

While we will attempt to deal with your benefits company to the best of our ability, continued enhancements to federal and provincial privacy legislation allow your insurance company to refuse to communicate with us. In matters where your benefits company will not deal with us, you may have to contact your insurer directly. We will work hand-in-hand with you to obtain your eligible benefits for our services. If you have questions, our knowledgeable administrative staff will be glad to help you.

Co-ordination of Benefits and Assignment

For patients with dual coverage we will submit and accept assignment of benefits for the primary coverage. The patient will be asked to pay the anticipated second plan portion at the time of service. We will provide a claim form for the second plan to be submitted by the patient when the first plan has confirmed their payment amount.

In instances where the secondary coverage is with the same insurance company we may be able to accept that company's co-ordination of benefits and have assigned benefits from both plans.

Payment Plans

For extensive treatment we may be able to set up a monthly payment plan to help facilitate the services you desire and deserve. Our administrative team can assist with this once you and your dentist have decided on a course of treatment.

Fairstone Financing :<https://web.fairstone.ca/patientfinance/> , once your online application has been approved our administrative team can put through your Fairstone payment with the plan of your choice, this part needs to be done in person as your signature and proof of ID are needed.

Methods of Payment

Payment in Full can be made:

- Over the phone using Visa, MasterCard or American Express
- In person we accept credit or debit cards
- If you bank at a credit union, on-line payments can still be made.
- Online payments can be made on our website, be sure to enter \$ amount to be paid
<https://www.assiniboinedentalgroup.com/site/online-payment>
- Etransfers can be sent to service@adg1.ca. Please include the patient's full name and the invoice number in the message spot if you are paying this way.