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## **Our Office Policy Regarding Dental Insurance**

If you have given us all of your insurance information on the day of the appointment, we are happy to file your claim for you. We ask that you are familiar with your insurance benefits, this is necessary because we will collect from you the estimated amount that your insurance is not expected to pay. Your insurance company by law is required to pay each claim within 30 days of receipt. We file insurance claims electronically therefore your insurance company will receive each of your claims within days of your treatment. After 30 days you become responsible for any balance that is on your account, whether your insurance has paid us or not. If your balance has not been paid within 60 days a re-billing fee of 1.5% will be added to your account each month. If your insurance pays us after you have we will be glad to refund you.

We file insurance as a courtesy to our patients. Please understand that we are not responsible for what your insurance company pays on a claim. We will assist you in estimating you're out of pocket portion for your treatment, although we are not guaranteeing what your insurance company will pay. For major work if you decide to start treatment before the preauthorization we require a down payment to be determined by our office.

Most insurance companies do not pay 100% of all procedures- Most plans only pay between 50%-80% of the total fee. Some insurance plans pay more, some pay less. The percentage paid is determined by the contract that your employer has chosen through the insurance company. Deductibles and co-payments also need to be considered.

**Most importantly** please make sure to keep us informed of any insurance changes such as insurance company, identification number, policy name, or any other changes to your plan.

## **Office Payment Policy**

Payment for services is due at the time the treatment is provided. We accept cash, checks, master card, visa, and discover. We also accept CareCredit for payment plans.

In the event that your account should be turned over to our collection agency you agree to pay any, and all fees associated. These fees could range from 20-40% of the account balance.

## **Cancellation Policy**

We require at least 24 hours notice for any cancellations and reschedules. No call and no shows will result in a \$50 cancelation fee.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_