

Payment Options

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Dentistry can often be expensive. Even the most basic check-up procedures can exceed \$200.00 for a family of four. This article, the second in a series, will help explain payment and financing options at Stahly Family Dentistry.

The first topic is dental insurance. More than half of the current patients in the practice have some form of insurance to help with regular dental care. Insurance plans can vary in how much certain procedures are covered and how much can be spent per year, to just name two criteria. Mary Ann, in the front office, is trained to help explain each person's individual benefits and how the coverage works. Once the dental work is done and a claim is ready to be filed, Mary Ann will do it electronically with payment made to either the office or the patient, whichever is appropriate.

If a patient does not have dental insurance and a procedure or treatment plan calls for expensive treatment, options are available for monthly payments to be made. We work with two different patient finance plans, [Care Credit](#) and [Adenta](#). After a short application process, dental work can be completed, with a patient taking up to 3 years for repayment. Financing options are also available for patients with insurance coverage if the patient portion of desired work would be best paid in monthly installments. Stahly Family Dentistry has worked with both of these companies for at least 4 years and has had excellent results. Many of the payback options are also interest free, with our office paying the interest.

Finally, we offer the usual cash, check, and credit card method of paying your dental bill. If the total is greater than \$300.00 and your bill is paid the same day, a 5% courtesy reduction is applied. For example, if your bill for 3 fillings was \$300.00 and you paid Mary Ann in full the day they were done, your total payment would be \$300.00 minus 5%, or \$285.00. This benefit to patients thanks them for helping to reduce our bookkeeping costs.

One of the big benefits in our practice is that we try very hard to not make money the only issue in having dental work completed. We believe money should be a factor but definitely not the only one. A patient's optimum oral health can be affordable. Also, before any work is begun, a patient will have a clear understanding what the procedure will cost and how much insurance will cover. Arrangements are made for dental bill payment before treatment to eliminate later misunderstandings. Please contact Mary Ann or Dr. Stahly via this website and we would be happy to explain our financing options with you. Also, we would welcome your feedback on our website. Thanks for reading!!

Dr. Jeff