



Financial Policies

At Skye Cosmetic Dental Center we are committed to your dental health. We are pleased that you might have insurance benefits to help you with the cost of your dental care. Your insurance policy is a contract between you and your dental insurance. Although we are not a party to that contract, we will do everything we can to help you obtain the maximum amount of benefit allowed by your insurance company. Please keep in mind that some services are not covered by your dental insurance. Our doctors make treatment recommendations based on their knowledge of what is best for you. Please do not let your insurance policy dictate your dental treatment.

Do you accept my insurance? How much will they pay?

We currently accept all private care insurance plans (PPO) that do not require you to select a dentist from a list or that use reduced fee for service program. This means we can work with thousands of insurance companies! Although we maintain a computerized history of payments made by some insurance companies, plans do change. Therefore, it is impossible to give you an absolutely guaranteed quote of what your insurance will pay at the time of service. We do provide an estimate based on the most up-to-date information, but **this is only an estimate.**

I thought I paid my portion. Why did I get a bill?

We base the patient portion of your bill on or most current information, but there are many factors that can affect this estimate. Sometimes a deductible may apply to your treatment, or you may have received services at another office prior to joining our office. Seeing a specialist for care will also reduce your annual benefits. If these or other situations apply to you, please let us know so we can adjust your benefits accordingly, and give you the best estimate possible.

Insurance companies do not (and in most cases, cannot) notify us of changes to your benefits; they only notify you. Your insurance will send you an "Evaluation of Benefit" (EOB) directly, to help you understand your patient portion.

Insurance didn't pay, now what?

As a courtesy to you, we bill your insurance with all the necessary documentation needed to facilitate payment. If insurance does not pay within 90 days, Skye Cosmetic Dental Center reserves the right to request payment in full from you, and then help you collect your benefits from your insurance carrier. This is rare, but it is important that you understand that you are ultimately responsible for all the charges for services agreed upon.

Financial options:

We understand that everyone's financial situation is different. That is why we offer many options to help you pay your patient portion at the time of service. We accept cash, checks, and most major credit cards. If you are in need of an extended finance option, please ask one of our patient care coordinators for more information.

Cancellation Policy:

We reserve your appointment time just for you, and always try to see you right on schedule. We do not double-book our patients, so when you cancel or reschedule at the last minute, it can be very difficult for us to fill this opening. This is unfair to other patients who could have used the time that you reserved. Any cancellation made within 48 hours of your scheduled appointment time will result in a nominal fee.

Welcome to our practice! We look forward to working with you and providing a pleasant dental experience!



HIPAA

Health Information Portability & Accountability Act

NOTICE OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW HEALTH INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY. THE PRIVACY OF YOUR HEALTH INFORMATION IS IMPORTANT TO US.

OUR LEGAL DUTY We are required by applicable federal and state law to maintain the privacy of your health information. We are also required to give you this Notice about our privacy practices, our legal duties, and your rights concerning your health information. We must follow the privacy practices that are described in this Notice while it is in effect. This Notice took effect 10/14/02, and will remain in effect until it is replaced.

We reserve the right to change our privacy practices and the terms of this Notice at any time, provided such changes are permitted by applicable law. We reserve the right to make the changes in our privacy practices and the new terms of our Notice effective for all health information that we maintain, including health information we created or received before we made the changes. Before we make a significant change in our privacy practices, we will change this Notice and make the new Notice available upon request.

You may request a copy of our Notice at any time. For more information about our privacy practices, or for additional copies of this Notice, please contact us using the information listed at the end of this Notice.

USES AND DISCLOSURES OF HEALTH INFORMATION We use and disclose health information about you for treatment, payment, and healthcare operations. For example:

Treatment: We may use or disclose your health information to a physician or other healthcare provider providing treatment to you.

Payment: We may use and disclose your health information to obtain payment for services we provide to you.

Healthcare Operations: We may use and disclose your health information in connection with our healthcare operations. Healthcare operations include quality assessment and improvement activities, reviewing the competence or qualifications of healthcare professionals, evaluating practitioner and provider performance, conducting training programs, accreditation, certification, licensing or credentialing activities.

Your Authorization: In addition to our use of your health information for treatment, payment or healthcare operations, you may give us written authorization to use your health information or to disclose it to anyone for any purpose. If you give us an authorization, you may revoke it in writing at any time. Your revocation will not affect any use or disclosures permitted by your authorization while it was in effect. Unless you give us a written authorization, we cannot use or disclose your health information for any reason except those described in this Notice.

To Your Family and Friends: We must disclose your health information to you, as described in the Patient Rights section of this Notice. We may disclose your health information to a family member, friend or other person to the extent necessary to help with your healthcare or with payment for your healthcare, but only if you agree that we may do so.

Persons Involved In Care: We may use or disclose health information to notify, or assist in the notification of (including identifying or locating) a family member, your personal representative or another person responsible for your care, of your location, your general condition, or death. If you are present, then prior to use or disclosure of your health information, we will provide you with an opportunity to object to such uses or disclosures. In the event of your incapacity or emergency circumstances, we will disclose health information based on a determination using our professional judgment disclosing only health information that is directly relevant to the person's involvement in your healthcare. We will also use our professional judgment and our experience with common practice to make reasonable inferences of your best interest in allowing a person to pick up filled prescriptions, medical supplies, x-rays, or other similar forms of health information.

Marketing Health-Related Services: We will not use your health information for marketing communications without your written authorization.

Required by Law: We may use or disclose your health information when we are required to do so by law.

Abuse or Neglect: We may disclose your health information to appropriate authorities if we reasonably believe that you are a possible victim of abuse, neglect, or domestic violence or the possible victim of other crimes. We may disclose your health information to the extent necessary to avert a serious threat to your health or safety or the health or safety of others.

National Security: We may disclose to military authorities the health information of Armed Forces personnel under certain circumstances. We may disclose to authorized federal officials health information required for lawful intelligence, counterintelligence, and other national security activities. We may disclose to correctional institution or law enforcement official having lawful custody of protected health information of inmate or patient under certain circumstances.

Appointment Reminders: We may use or disclose your health information to provide you with appointment reminders (such as voicemail messages, postcards, emails or letters).

PATIENT RIGHTS Access: You have the right to look at or get copies of your health information, with limited exceptions. You may request that we provide copies in a format other than photocopies. We will use the format you request unless we cannot practically do so. (You must make a request in writing to obtain access to your health information. You may obtain a form to request access by using the contact information listed at the end of this Notice. We will charge you a reasonable cost-based fee for expenses such as copies and staff time. You may also request access by sending us a letter to the address at the end of this Notice. If you request copies, we will charge you \$5.00 for each page, \$50.00 per hour for staff time to locate and copy your health information, and postage if you want the copies mailed to you. These fees must be paid in advance of processing your request. If you request an alternative format, we will charge a cost-based fee for providing your health information in that format. If you prefer, we will prepare a summary or an explanation of your health information for a fee. Contact us using the information listed at the end of this Notice for a full explanation of our fee structure.)

Disclosure Accounting: You have the right to receive a list of instances in which we or our business associates disclosed your health information for purposes, other than treatment, payment, healthcare operations and certain other activities, for the last 6 years, but not before April 14, 2003. If you request this accounting more than once in a 12-month period, we may charge you a reasonable, cost-based fee for responding to these additional requests.

Restriction: You have the right to request that we place additional restrictions on our use or disclosure of your health information. We are not required to agree to these additional restrictions, but if we do, we will abide by our agreement (except in an emergency).

Alternative Communication: You have the right to request that we communicate with you about your health information by alternative means or to alternative locations. **{You must make your request in writing.}** Your request must specify the alternative means or location, and provide satisfactory explanation how payments will be handled under the alternative means or location you request.

Amendment: You have the right to request that we amend your health information. (Your request must be in writing, and it must explain why the information should be amended.) We may deny your request under certain circumstances.

Electronic Notice: If you receive this Notice on our Web site or by electronic mail (e-mail), you are entitled to receive this Notice in written form.

Electronic Mail: Unencrypted email is not a secure form of communication. There is some risk that any individually identifiable health information and other sensitive or confidential information that may be contained in such email may be misdirected, disclosed to or intercepted by unauthorized third parties. However, you may consent to receive email from us regarding your treatment. We will use the minimum necessary amount of protected health information in any communication. Our first email to you will verify the email address you provide.

QUESTIONS AND COMPLAINTS If you want more information about our privacy practices or have questions or concerns, please contact us.

Skye Cosmetic Dental Center
Attn: HIPAA Compliance Officer
1120 Cadillac Ct.
Milpitas, CA 95035
(408)945-7593

If you are concerned that we may have violated your privacy rights, or you disagree with a decision we made about access to your health information or in response to a request you made to amend or restrict the use or disclosure of your health information or to have us communicate with you by alternative means or at alternative locations, you may complain to us using the contact information listed at the end of this Notice. You also may submit a written complaint to the U.S. Department of Health and Human Services. We will provide you with the address to file your complaint with the U.S. Department of Health and Human Services upon request. We support your right to the privacy of your health information. We will not retaliate in any way if you choose to file a complaint with us or with the U.S. Department of Health and Human Services.

Your options are as follows:

1. If you refuse to sign the consent, our practice cannot share your personal information. That means we cannot submit it to your insurance company, nor share it with other health care providers (for example, with a specialist we may wish to refer you to).
2. If you refuse to sign the consent we will ask only that you pay us in full at the time of service. You are free to submit your receipt to your insurance company for reimbursement.

Note:

- ⌚ We may copy the documents you sign, or scan them into our computer
- ⌚ We will give you the documents back upon request.

If you agree to give consent, please sign the **ACKNOWLEDGEMENT OF RECEIPT OF NOTICE PRIVACY PRACTICES** along with the required patient forms.