

Practice Fees and Payments

Ensuring the prompt collection of fees is crucial to maintaining cash flow and keeping the practice operational. All members of the dental team are responsible for ensuring that patients are fully informed about the fees that they are likely to pay and when those payments will be due.

This policy describes the practice procedure for advising patients of the fees payable for their dental care and for collecting payments.

Information on fees

1. We commit to provide full information about costs to patients at every stage of their care.
2. Information about fees is displayed in the waiting room, reception area, and practice leaflet. A copy of the information is available on request.
3. Information on patient charges and an indicative price list are provided to new patients via the practice information leaflet. The practice information leaflet describes how patients can pay for their care.

Estimates and bills

4. Before any treatment is undertaken, the options available and the associated costs are explained in full to the patient in a way that the patient understands.
5. A written treatment plan and estimate of the costs are provided for all dental treatment.
6. Patients are always provided with an itemised bill for their treatment. The patient's record should include details of any fees incurred and payments made; it should be checked at each visit and should include details of any outstanding amounts.

Payments

7. The practice offers patients a range of payment options, including payment by cash, cheque and credit/debit card. Credit/debit card payments are processed by Barclaycard Merchant Services.
8. Our normal policy is *to request patients to pay a deposit before starting treatment and pay the balance on completion*. Patients are reminded about our payment policy when they make an appointment.
9. **Include if appropriate:** For longer courses of treatment, patients may be offered the option to pay for their treatment by instalments. This must be agreed in full by [practice owner/ practice manager. To comply with consumer credit law **Chrysalis** holds Consumer Credit Authorisation from the Financial Conduct Authority]. If a patient has a complaint about a credit arrangement, the practice complaints procedure should be followed. If the complaint cannot be resolved in this way, the patient should be advised of their right to take the matter to the Financial Ombudsman Service.
10. Whenever a payment is taken, the patient must be given a full itemised and dated receipt.

11. If a patient offers to pay part of the full cost, the part payment should be accepted but the patient must be advised that the amount paid is not accepted as full-and-final settlement. The patient should be given a statement showing the original invoice amount and date, the date and amount of the part-payment, and the amount still outstanding.
12. NHS patients will be charged in accordance with the NHS dental charges regulations (see <http://www.nhs.uk/chq/Pages/1781.aspx?CategoryID=74>). Exempt patients will be required to sign NHS forms and provide evidence that they are exempt.

Outstanding payments

13. A regular check of the treatments provided against the payments received is undertaken by the practice manager/reception staff and reminders sent to patients who have missed payments.
14. If no payment is received within four weeks, a reminder will be sent inviting the patient to contact the practice regarding payment options.
15. If, following the second reminder, no payment is received, a final reminder letter will be sent and the patient advised that further failure to make a payment may result in the practice instructing a debt collection agency or taking legal proceedings. Details of the agency will be provided to ensure that the patient knows who may contact them at a later date.
16. If, following the final reminder, no payment is received, the practice manager will consider how to progress the matter. Action may include the engagement of a reputable debt collection agency or formal legal action. In extreme circumstances and at the sole discretion of the practice owner and practice manager the debt may be written off.
17. The patient will be informed that, for the purposes of collecting the debt, their details may be passed to a third party.