

Practice fees and payments - Patients

Ferndale House Dental Practice is committed to the effective communication regarding payments. This document outlines our payment terms. All members of the dental team are responsible for ensuring that you are fully informed about the fees that you are likely to pay and when those payments will be due.

Information on fees

We are committed to ensuring that you are given sufficient information about the costs associated with your care so you can make an informed decision. Where changes to treatment are agreed with you, we ensure that any cost implications are explained. An indicative price list of treatments available at the practice is available on our website <https://www.ferndaledental.co.uk/fees> . A hard copy is also available on reception.

All new patients and patients who are returning to the practice are given information on patient charges and an indicative price list with their welcome pack, pricing and fees is also available on the practice website. The practice information leaflet describes how patients can pay for their care.

Estimates and bills

Before any treatment is undertaken, the treatment options and associated costs are explained in full and in a way that you understand. You are allowed time to consider the information provided and to ask questions.

A written treatment plan and estimate of the costs are provided for all dental treatment, these can be printed or emailed to you. Details of any fees incurred, and payments made are recorded in your clinical records and checked at each visit. Payments that remain outstanding are also recorded. Where appropriate, you are given an itemised bill.

Payments

The practice offers patients a range of payment options, including payment by; cash and credit/debit card, flexible payment plans, bacs. Credit/debit card payments are processed by Cardnet.

Notices explaining this are available on the practice leaflet and on the practice website. Patients are informed of the charge before any payment by credit/debit card is taken.

Our normal policy is

- New patients – full payment to secure their new patient examination. A notice of 48 hours must be given to cancel or change the appointment, if not the deposit is non-refundable.
- Long appointment – for longer appointments a deposit may be required for patients who have a history of not attending their appointments, new patients or for any appointment that is greater than 1 hour in length.
- Patients who have failed to attend an appointment or have given less than 24 hours notice will have to pay in full for any further appointments. Payment will be taken when securing the appointment. Patients are advised that they will be required to give no later than 24 working hours notice or any deposit paid will be lost.
- Patients are reminded about our payment policy when they make an appointment.
- For treatments with multiple appointments that patient is advised that the total will be split between the appointments and paid for at each appointment.
- For single appointment treatments the patient will pay on completing at the end of the appointment.

For longer courses of treatment, you may be offered the option to pay for their treatment by instalments. This must be agreed in full with your clinician. To comply with consumer credit law, payments will be scheduled for no more than twelve instalments and must be fully paid within 12 months. If you have 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.

Whenever a payment is taken, you will be given a full itemised and dated receipt. If you offer to pay part of the full cost, the part-payment should be accepted but you will be advised that the amount paid is not accepted as full-and-final settlement. You will be given a statement showing the original invoice amount and date, the date and amount of the part-payment, and the amount still outstanding.

Outstanding payments

A regular check of the treatments provided against the payments received is undertaken by the reception team and reminders sent to patients who have missed payments.

If no payment is received within four weeks, a reminder will be sent inviting the patient to contact the practice regarding payment options.

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.

If, following the final reminder, no payment is received, 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 manager the debt may be written off.

The patient will be informed that, for the purposes of collecting the debt, their details may be passed to a third party.