

James E. Covan, Jr., DMD, MPH, PA
7010 Hwy. 98 West
Pensacola, FL 32506
(850) 455-0631

OUR FINANCIAL POLICY

We are committed to providing you with the best possible care and we are pleased to discuss fees with you at any time. Your clear understanding of our financial policy is important to our professional relationship. We welcome any questions you have.

We accept the following: Cash, local checks, Visa, and MasterCard.

Full payment is expected at the time of service with some exceptions.

INSURANCE: Insurance makes life easier. Please present us with an updated dental benefits book and insurance card. We will collect the estimated co-pay and the deductible at the time of service. We then file your insurance for you, however, if insurance has not paid the full balance within 60 days, you will receive a statement from us and it will be your responsibility to contact the insurance company to see about the delay. Please phone our office at that time and inform us of the status of the claim. If there is a delay we will ask that you pay and as soon as the check is received we will forward to you.

Insurance is a contract between you and the insurance company, not between Dr. Covan and the insurance company. Any portion not paid by the insurance company is due from you. We will not become involved in disputes regarding deductibles, co-payments or covered charges, etc. We file insurance as a courtesy. If there is ever any unpaid balance you will then be asked to pay up front and we will file for you and the insurance will reimburse you.

AMERICAN GENERAL FINANCE: We have a credit application that you may ask for at the front desk.

All children must be accompanied by an adult at the time of the dental visit. If a patient that is under age drives to the appointment without a parent, a check for the visit must be brought at the time of the appointment.