
Credit Card on File and Financial Responsibility Policy

Overview

At PDA Dental Group, we are committed to delivering exceptional care while creating a seamless, transparent, and modern financial experience for our patients.

Authorization of Charges

By providing a credit or debit card, you authorize PDA Dental Group to charge your card for all patient-responsible balances. This authorization remains in effect until revoked in writing.

Accepted Payment Methods

PDA Dental Group accepts the following payment methods for cards kept on file and for payments at the time of service: Flex Spending (HSA/FSA) cards, Mastercard, Visa, Discover, and American Express.

When Your Card May Be Charged

Your card on file may be used for balances including, but not limited to:

- Co-payments, deductibles, and co-insurance at the time of service
- Missed or late-canceled appointments (less than 24 hours' notice), subject to an \$83 fee
- Services not covered by insurance
- Insurance claim denials resulting in patient responsibility
- Insurance payments issued directly to the patient
- Outstanding balances exceeding 30 days
- Orthodontics: Monthly payment installments and additional treatment (including X-rays, retainers, or other appliances)

All estimated or known balances will be charged on the day of service. Any additional balances not identified at that time will be processed once insurance has been received. For balances over \$100, we will make a reasonable effort to notify you with a billing statement in advance and may offer alternative payment arrangements when appropriate.

Dispute Window

If you believe a charge is incorrect, please notify our office within 7 days of receipt so we can review and resolve the issue before further action is taken.

Patient Responsibilities

A valid credit/debit card must be provided prior to receiving treatment. Patients who choose not to keep a card on file are required to pay in full at the time of service. If your card is declined, you agree to provide an updated payment method within 7 days.

Security of Your Information

Your card is stored in a secure, encrypted payment processing vault and complies with PCI-DSS standards. PDA Dental Group complies with Massachusetts consumer protection and data security laws.