

What Do I Need to Know About Dental Credit Cards?

1. You are agreeing to make payments to a bank, not your dentist.

Your dentist may give you the credit card application when you go to her office. If you sign up for a credit card, you no longer owe the money to your dentist, you owe the bank. Usually, it is better to find a dentist who will give you a payment plan instead signing you up for a credit card.

2. If you miss a payment, your interest rate will go up.

Sometimes credit card companies promise a very low interest rate when you first sign up for the credit card. The company may promise you 0% interest for the first year. But, if you are late with just one payment, your interest rate may go up a lot, even if you make your next payments on time. Some people have had to pay 28% interest or more.

3. You should not have to pay for care you did not get.

Some dentists will charge your credit card for all of the care that they think you need. This means that you could end up paying for care that you never get or don't want. If you change your mind and do not get the care, you have the right to tell your dentist not to charge you for those services. You should only have to pay for the services that you actually receive.

4. If you are charged for care you did not get, have those charges taken off your credit card bill.

Write to the credit card company right away. Tell the company that you did not get the care. Ask the company to take the charges off the bill. The sooner you do this, the more likely the company will remove the charges.

California also has these special protections for dental credit cards:

The dental office offering a credit card must tell you **in writing**:

- Whether you are signing up for a loan or for a credit card;
- How much money you are putting on the credit card or taking out on a loan.

You must also be notified **in writing** that:

- You do not have to get the credit card or loan;
- You may pay for care in another way;
- You have the right to have the charge for any care you did not get refunded within 15 days of asking.

If you are being charged for care that you will get in the future, the dental office has to give you a treatment plan. The treatment plan has to tell what you what services you will receive and what you will be charged. The treatment plan must also explain what is covered by your insurance or if you need to check with your insurance to find out what the insurance will pay for. This information should be given to you in your own language if you speak Arabic, Armenian, Khmer, Chinese, Farsi, Hmong, Korean, Russian, Spanish, Tagalog, or Vietnamese.

If you do not get the information about dental credit cards that you are supposed to or you cannot get your money refunded within 15 days, call the Health Consumer Alliance for help at 888-804-3536.