



IDFPR

Illinois Department of
Financial and Professional Regulation

Division of Professional Regulation

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JB PRITZKER
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MARIO TRETO, JR.
Secretary

CAMILE LINDSAY
Acting Director

Third-Party Financing Provision of the Dental Practice Act

The Dental Practice Act now requires **dentists, dental employees, and dental agents** to provide the following written notice to a patient or patient's guardian in at least 14-point font when discussing (except to state accepted forms of payment) or providing applications for financing extended by a third party.

"DENTAL SERVICES THIRD-PARTY FINANCING DISCLOSURE"

This is an application for a CREDIT CARD, LINE OF CREDIT, OR LOAN to help you finance or pay for your dental treatment. This credit card, line of credit, or loan IS NOT A PAYMENT PLAN WITH THE DENTIST'S OFFICE. It is a credit card, line of credit, or loan from a third-party financing company. Your dentist does not work for this company. Your dentist may not complete or submit an application for third-party financing on your behalf.

You do not have to apply for a credit card, line of credit, or loan. You may pay your dentist for treatment in another manner. Your dentist's office may offer its own payment plan. You are encouraged to explore any public or private insurance options that may cover your dental treatment.

The lender or creditor may offer a "promotional period" to pay back the credit or loan without interest. After any promotional period ends, you may be charged interest on portions of the balance that have already been paid. If you miss a payment or do not pay on time, you may have to pay a penalty and a higher interest rate. If you do not pay the money that you owe the creditor or lender, then your missed payments can appear on your credit report and could hurt your credit score. You could also be sued by the creditor or lender.

If your dentist's office has completed or submitted an application for third-party financing on your behalf, you may file a complaint by contacting the Illinois Department of Financial and Professional Regulation at <https://idfpr.illinois.gov/admin/dpr/dprcomplaint.html> or by calling (312) 814-6910.