

Dentists must follow certain rules before signing up patients for credit cards, credit lines, or loans:

- Dentists must provide patients with a written treatment plan and estimated cost of each service.
- Dentists must tell patients how much their insurance plan covers for each service or that a particular service is not covered by insurance.
- Patients must receive the contract or loan information in a language that they understand.
- Patients must not already be under the influence of anesthesia when they are asked to sign the credit or loan paperwork.
- The requirements for dental credit cards and loans are in the [Business and Professions Code Section 654.3](#)

People who have Medi-Cal should have all their medically necessary dental services covered, without cost and without an annual benefit maximum.

But, it is common for patients with Medi-Cal coverage to still get bills from dental offices and to be persuaded to sign up for dental credit cards and loans. It is unlawful for dental providers to bill Medi-Cal patients for Medi-Cal covered services.