



How does orthodontic insurance work?

There are many different agreements between insurance carriers and their subscribers, and each contract provides a different benefit. However, orthodontic insurance generally differs from regular dental insurance in that each insured individual usually has a lifetime maximum benefit for orthodontic services. This benefit is paid as a percentage of the orthodontic fee (diagnostic records, initial fee, monthly payments, etc.) until the benefit maximum has been reached. Charges for lost or broken appliances may not be covered by insurance.

How does this office assist you with insurance?

We understand your dental insurance may include some benefits for orthodontic treatment. We suggest you verify the benefits with your policy, your agent or your union. Most policies pay only a portion of the orthodontic treatment. All matters regarding insurance coverage are the responsibility of the insured and the insurer. To avoid misunderstandings regarding dental insurance, we wish our patients to know that all professional services rendered are charged directly to the patient and that patients are personally responsible for payment of fees. As a courtesy to you, we will gladly submit an insurance claim to your insurance carrier and accept assignment of benefits. If 60 days pass and we have not received payment from your carrier, the assigned dollar amount will be transferred to the responsible party or insurer.

What happens if my insurance changes during treatment?

It's our policy to submit insurance forms to your primary insurance company. If a change of insurance occurs, we will transfer any unpaid dollars from your primary insurance account to your responsible party account. It will be your responsibility to submit documentation to your new carrier for payment or reimbursement directly to you.

Helpful Hints:

- Know what your benefits are before treatment starts. If you are not sure, contact your insurance company so that you know exactly how much you can expect to be paid and when to expect payment.
- If you would like our office to submit claim forms, we ask that you provide us with the name, address and telephone number of your insurance carrier.
- If your company requires verification of continuing treatment, or provides a form for verification of continuing treatment, we will gladly submit the appropriate information.
- When you sign your Fee Contract, you will notice that it is for the entire treatment fee. If for any reason your insurance does not pay as expected the payments immediately revert to your account.