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INSURANCE

Orthodontic insurance coverage is a wonderful way to help cover the cost of orthodontic treatment. You may have dental insurance benefits from your employer that covers a portion of your orthodontic treatment fees. We will help you claim your maximum benefit.

Please be aware that all professional services are charged directly to the patient. You are responsible for your entire fee. The insurance company may or may not reimburse you for part of the fee.

Coverage

There are many different policies used in employee benefit packages. Your employer chose the specific benefits offered in your dental / orthodontic insurance plan. Unlike medical insurance, most dental insurance companies pay only a portion of the orthodontic fee. Also they usually have a fixed lifetime maximum benefit.

There may also be a deductible amount. Insurance companies will usually provide an initial amount to cover part of your down payment, and then provide monthly or quarterly payments over a number of months of treatment.

Since every insurance company sells different policies, it is impossible for us to predict exactly what is covered by your policy. If you have any questions about coverage, please contact your insurance agent, your union representative, or your employer's "Health Benefit" section at work

Filing a Claim

We will provide a payment plan for you to pay us directly. Most insurance companies require a pre-authorization or pre-determination of orthodontic benefits to tell you if they will pay and exactly how much they will pay toward the treatment fee. Before an insurance form can be submitted for pre-determination of orthodontic benefits, we usually take complete diagnostic records (molds of the teeth, x-rays, photographs, etc.) and a complete a diagnosis and treatment plan.

We will assist you in your insurance claim by completing an "Orthodontist's Statement for Insurance Form", thereby verifying the services rendered or in progress and the charges for these services. Attach this form with a claim form from your insurance company. Be sure to fill out the top portion of the claim form and sign. Mail these forms to the insurance company for processing and reimbursement. Our office asks that orthodontic dental benefits not be assigned to the doctor and that all insurance checks be sent directly to you.