

INSURANCE

Please provide us with your dental insurance information prior to your first visit so that we can check the insurance benefits to determine your orthodontic coverage. If your insurance covers orthodontic treatment, you will receive the benefit of reduced personal costs.

Orthodontic benefits differ from regular dental coverage. Insurance policies vary and some may have life-time maximum orthodontic benefits and/or age limits. Once we determine your orthodontic coverage and treatment has started, we will file your claim.

Will my insurance company pay the complete benefit up front?

Normally, your insurance company will pay a portion of your down payment, and will pay the balance of your benefit over the course of treatment. Most insurance companies pay monthly, although, there are some that pay quarterly, semi-annually or annually.

If I obtain insurance after orthodontic treatment has begun, will the insurance company pay any benefits?

If you are already in treatment, most insurance companies will not cover your treatment since this is considered “treatment in progress”. Exceptions may be made, particularly for group coverage.

How does having two or three orthodontic insurances work?

Whenever more than one insurance company covers you, “coordination of benefits” will dictate how the insurance works between the insurance companies. Most primary insurance companies are determined using the insured’s birthday month, however, there are other determining factors.

What should I do if my benefits change?

If your benefits change during the course of treatment, please inform our staff as quickly as possible with your new insurance information. This is to help ensure you will not have a loss of benefit, or lack of payment.

Please remember that orthodontic insurance is a benefit. We can only estimate your coverage in good faith, but cannot guarantee coverage due to the complexities of insurance contracts. Any amount not covered by insurance is your financial responsibility.