Understanding Orthodontic Insurance

- Orthodontic benefits are always different from dental benefits. Not all plans offer an orthodontic benefit. Should a policy offer orthodontic benefits, the following is a general breakdown of it works:

- **VERIFYING BENEFITS**. When our office verifies orthodontic benefits, **the insurance company is very clear that the benefit information we are given is an estimate and not a guarantee of payment**. In our orthodontic financial agreement, the insurance allowance we take assignment for, is an "estimate" only. We never know for sure how long, or even, if we will be paid until it actually happens. If for any reason the total insurance assignment is not paid as expected, it becomes the responsibility of the patient or the responsible party. If the insurance company retains a portion of the benefit to cover a policy's deductible, you will be responsible for reimbursing that deductible to our office.

- **SUBMISSION OF CLAIMS**. The total case treatment fee for the patient's orthodontic treatment is submitted to their insurance company the day treatment begins. Should a patient already be in treatment and a claim has been processed and paid in full; should you become insured with another carrier, we will be unable to file an additional claim.

- **INSURANCE PAYMENTS**. Insurance payments are paid to our office either monthly, quarterly, semi-annually, or annually. It is a rare exception that a one-time payment for the entire lifetime maximum is made initially. The individual's policy will determine how benefits are disbursed.

- **INSURANCE TERMINATION**. During orthodontic treatment, if insurance coverage is interrupted (terminated) for any reason, insurance payments stop. Reasons may include a job change, employer changing insurance carriers, coverage is dropped, or treatment ends. If an insurance change occurs during treatment, it is the patient's responsibility to inform our office so we can file a new claim, should the new insurance carrier cover "work in progress". A new insurance company will not know you are in orthodontic treatment.

- **ORTHODONTIC RELATED PROCEDURE.** Some insurance companies use orthodontic benefits to pay for procedures that are considered to be "an orthodontic related procedure". This is a procedure performed at other providers' offices, especially oral surgery. If a procedure from another provider's office is paid for with orthodontic benefits, the patient or the responsible party will be responsible for the difference not paid to our office by individuals insurance company.

- **ACA.** Our office may not be aware of individual policies under the Affordable Care Act. Should a patient have this benefit, it must meet specific qualifications.

**This is a general explanation of how orthodontic benefits are processed.
The individual's contract will have their own specific guidelines. Please remember that the dental/orthodontic insurance is a contract between you and your carrier.**