

Information on Orthodontic Insurance

ELIGIBILITY Your employer may offer orthodontic coverage, but that doesn't mean you are eligible. You may need to work a minimum number of hours per week, or there may be a 6- to 12- month waiting period for a new employee.

BENEFITS Every plan offers a different level of benefits. Generally, the orthodontic benefit is different from the dental benefit. In most cases, there is an orthodontic maximum that is either a lifetime maximum or a maximum that renews yearly. Usually maximums never cover a full orthodontic treatment fee, and rarely cover half of the treatment fee.

BENEFIT PAYMENT Most orthodontist will have your insurance company send the payments directly to their office. Everytime our office receives a payment, you'll also receive an explanation of benefits (EOB) from your insurance company. A typical payment schedule for an insurance company to pay 25% of your maximum benefit (not 25% of the treatment fee) at the beginning of treatment, and then pay the remaining benefit throughout treatment (monthly, quarterly, yearly). Some insurance companies require continuation of treatment notices, in which our office will send on your behalf unless otherwise indicated.

STARTING DATE This is the key to beginning the payment of your benefit. Insurance companies need a starting date in order to issue payments. Generally, the first initial payment comes a few months after beginning treatment. It is illegal to misrepresent the starting date of treatment.

LOSS IN COVERAGE Should there be a loss in coverage with your orthodontic benefit, please be aware that the benefit given to your by our office will need to be transfered to the patient portion unless new insurance is provided.

WORK IN PROGRESS If there is a change in orthodontic coverage mid-way through treatment. Please let our office know immediately. Once you enroll in the new plan, we can help verify the coverage and start billing the new insurance. Many times with a change in coverage, an insurance company will pro-rate the benefit based on what the previous insurance company has paid and the remaining months in active orthodontic treatment.

DOUBLE-COVERAGE Double coverage can occur when a patient is enrolled in two dental plans that have orthodontic coverage. There are some exclusions to being able to collect on both policies. If you or your child are double covered, please let our office know and we'll look into the policies see if there are any limitations to being able to collect on both policies.

Patient Name: _____

Parent Signature: _____

Date: _____