

Financing and Insurance

We are happy to work with you and your insurance company to receive the maximum benefit possible under your policy. We have found that the more you know about your individual policy, the easier it is to process your claim. To assist us both in this endeavor, we have established the following answers to the most commonly asked questions.

Everyone deserves a beautiful smile and we believe the cost of braces should not prevent you from getting that smile. Our goal to provide you with the most affordable and convenient payment schedule possible and we will work with you to accommodate your needs.

Please keep in mind that our primary financial relationship is with our patients and their families. We realize that understanding your orthodontic insurance can be difficult and we welcome any questions you might have. Thank you in advance for your cooperation in helping us to provide the best and most efficient treatment for our patients.

Payment Options

We offer several payment options to help meet your individual needs.

- Families who wish to pay in full at the beginning of treatment, receive a discounted fee, as your full payment saves us administrative time and costs.
- We offer automatic bank withdrawals in order to make monthly payments more convenient.
- We accept MasterCard and Visa for down payments as well as monthly payments.
- Please ask us about Springstone Patient Financing, a flexible financing program with no down payment and low monthly payments.
- If your financial situation changes, we will be glad to discuss rearranging your payment schedule.

Insurance

We are happy to work with you and your insurance company. Please keep in mind our primary financial relationship is with our patients and their families. We realize that understanding your orthodontic insurance can be difficult and we welcome any questions you might have. At the first appointment we will review fees for your orthodontic treatment. Costs vary with the type of treatment required and treatment duration. Many insurance plans cover a portion of the fees. You will need to bring a copy of your insurance card to our office so that we may properly submit your claim forms.

How does orthodontic insurance work?

There are many different agreements between insurance carriers and their subscribers, and each policy provides a different benefit. Orthodontic insurance generally differs from regular dental insurance in that it rarely pays for orthodontic treatment in full. Each insured individual usually has a lifetime maximum benefit for orthodontic services. This benefit is paid as a percentage of the orthodontic fee until the maximum has been reached. Charges for lost or broken appliances may not be covered by insurance.

How will our office assist you with your insurance?

We will generate an insurance form on our computer that describes the orthodontic problems, the required treatment, the length of treatment time and the financial arrangement. You will need to bring a copy of your insurance card to our office so that we may properly submit your claim forms.

How can you maximize your benefit?

Know what your benefits are before treatment begins. If you are not sure, contact your insurance company so that you know exactly how much you can expect them to pay and when to expect payment. Although insurance may be a factor, please remember that you are ultimately responsible for all charges incurred in our office