



## OFFICE INSURANCE POLICY:

We accept assignment from most insurance companies and will gladly assist you in filing your claims. We accept the majority of insurance policies in our office and if your insurance provides coverage towards orthodontic treatment, we will discuss this benefit with you and it will be reflected in reduced personal costs. Many insurance policies have a maximum lifetime orthodontic benefit that is different from regular dental insurance. Insurance policies vary widely, and at the start of treatment we will review your insurance to determine the benefits and develop a financial plan that fits your needs. Please remember that orthodontic insurance is a benefit as long as the policy is maintained. If, during the course of treatment, your benefits change, the financially responsible party is accountable for the balance of costs. We will be glad to manage the necessary claims, files and documentation with your insurance carrier. To help us with your insurance filing, please complete the insurance questions on our questionnaire by [downloading the form here](#). You can save time by filling this out ahead of time and emailing it to our office. If you have not filled this form out ahead of time, these forms will also be provided to you at your initial exam. Please do remember to bring any required documentation with you when you visit our office.

- Please remember that the financial obligation for orthodontic treatment is between you (not your insurance carrier) and our office. The insurance company is responsible to you and not to the Pellegrini Orthodontics office.
- After contacting and verifying your orthodontic insurance benefit, an insurance ledger will be established with the amount of *estimated* insurance benefits. Our office will then be responsible for the monthly/quarterly filing of insurance statements, provided as a courtesy for our patient's convenience.
- The insurance benefit will be *in effect as long as the patient is still eligible* for coverage, active treatment is still taking place and the lifetime orthodontic benefit has not been reached or exceeded.
- If for any reason during active treatment the insurance benefits decrease, change or end, the unpaid balance will be transferred back into the patient's balance, and therefore the responsibility of the patient. Any unpaid insurance balance at the end of treatment is the patient's responsibility and must be paid before treatment is finished and the before the braces removed.
- It is the patient's/parents responsibility to inform our office of any change in coverage.

### **How is orthodontic insurance coverage different than regular dental insurance?**

Most orthodontic insurance plans provide the patient with a *lifetime maximum* coverage and this is separate from the *annual* maximum that you use for your general dental visits. While your general dental policy also has a maximum, every year that amount is renewed. Unfortunately, orthodontics coverage is not renewable from year to year.

Typically, orthodontic insurances will pay a portion (percentage) of the total fee, up to the lifetime maximum. For example, an insurance company may pay 50% of the fee, until the percentage that is covered meets the patient's lifetime maximum.

### **Why doesn't my Insurance plan pay the entire orthodontic fee?**

Most dental insurance carriers usually place a limit on how much they will pay toward any orthodontic fee. The insurance company covers a portion of the entire fee up to a lifetime maximum payment. This means that the insurance company will cover only part (usually a percentage) of the patient's orthodontic fee and will pay only once in the patient's lifetime or for as long as you have the policy for orthodontic treatment.